

Income

Chapter 4: Income

INCOME: INTRODUCTION

The U.S. Census Bureau compiles data on income for families, households, and individuals (See Appendix A). *Family income* includes the sum of all incomes of all members 15 years old and over *related* to the householder. *Household income* includes the income of the householder and all other individuals 15 years old and over in the household, *related to the householder or not*. Because many households consist of only one person, average household income is usually less than average family income. *Per capita income* is the mean income computed for every man, woman, and child in a particular group. It is derived by dividing the total income of a particular group by the total population in that group.

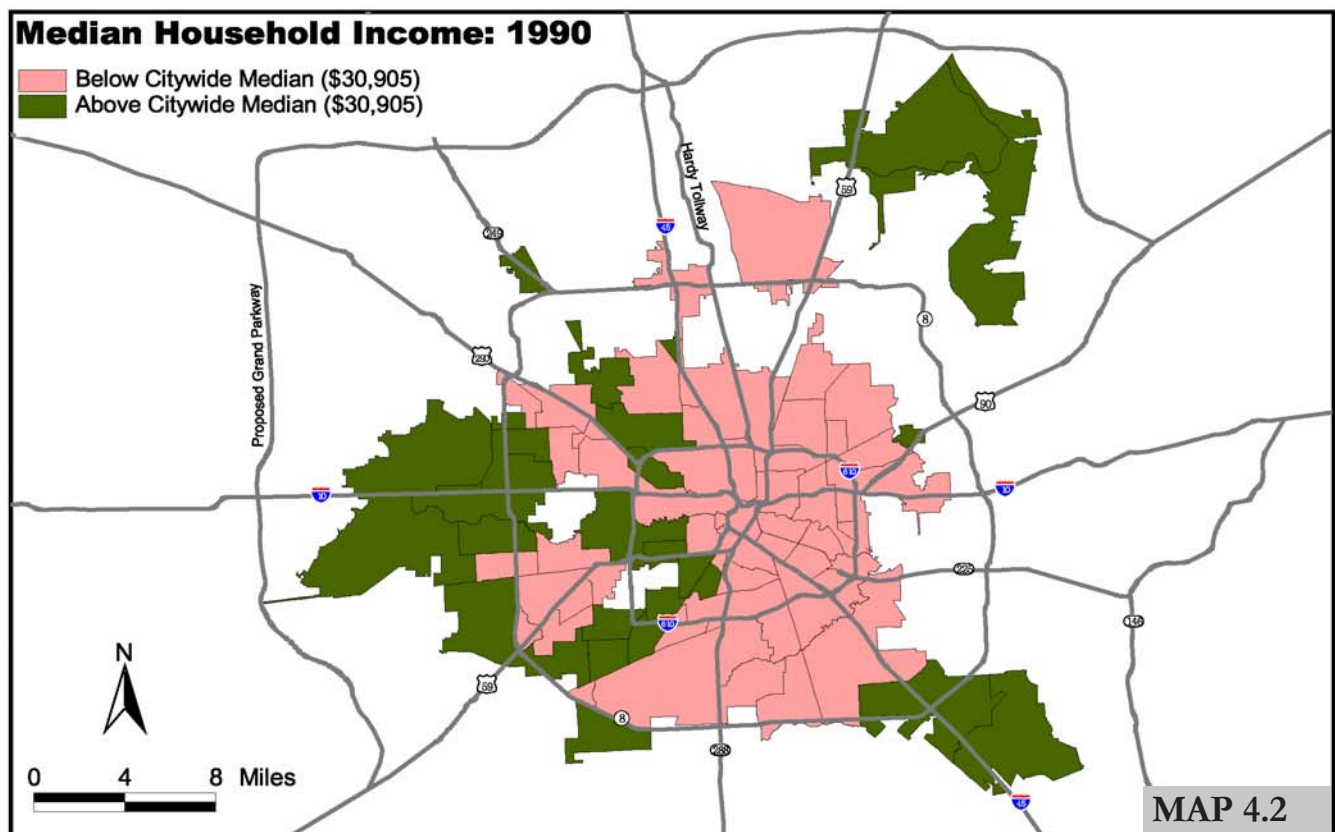
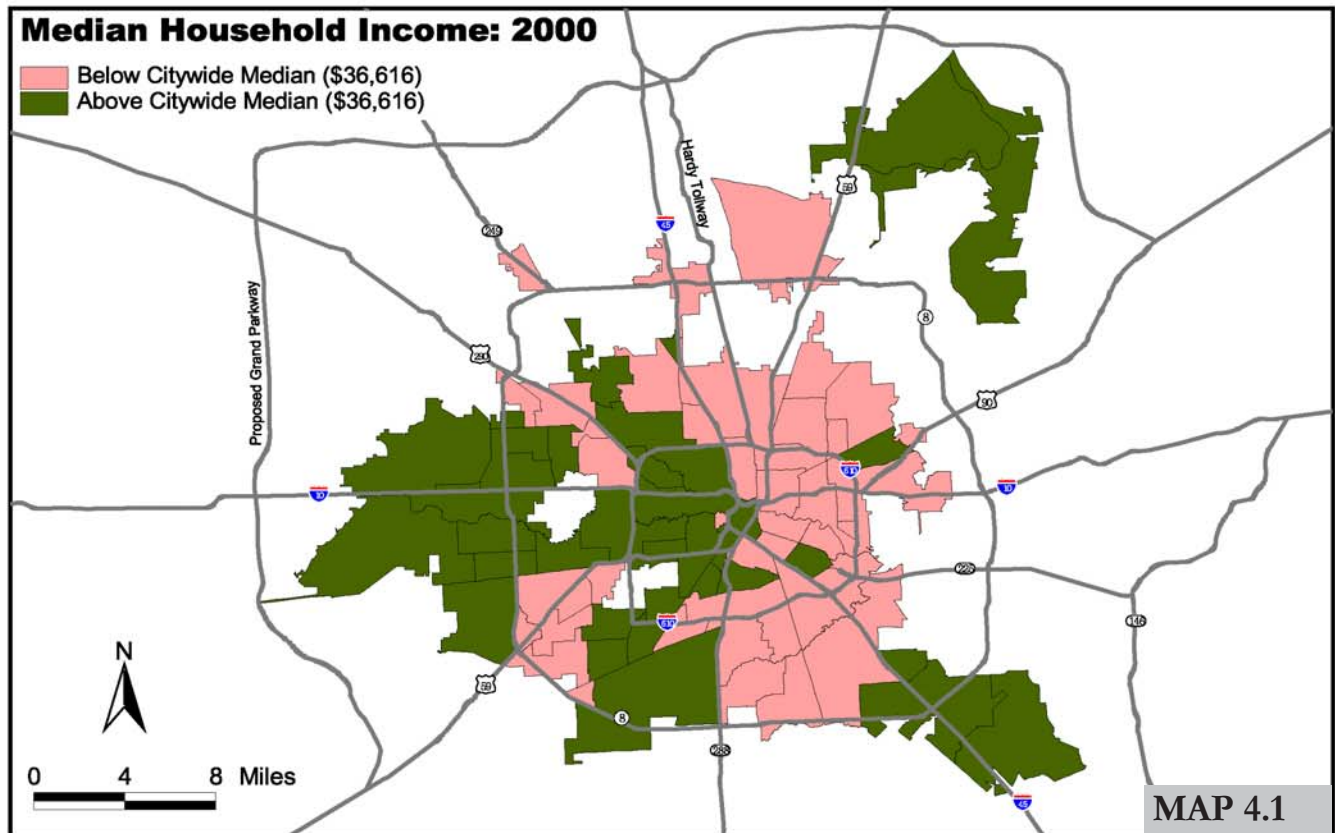
The focus of this section will be on per capita income, as that is the only statistic available by race/Hispanic origin for both 1990 and 2000 (See *2000 Land Use and Demographic Profile*, March 2003 for discussion of household income). In addition, per capita income accounts for the size of the household, and hence, it is a good indicator for quality-of-life and housing affordability. For example, a \$20,000 income may be sufficient for a single-person household, but that same income is much less if it must support three people.

and Hispanics. Incomes are highest in four areas: the extreme northeast (Kingwood), the extreme southeast (Clear Lake), the southwest quadrant of the Inner Loop, (including Montrose, River Oaks, and University Place), and a straight line westward from Uptown, including Memorial and other Super Neighborhoods along Buffalo Bayou. Per capita incomes are also higher for White and Asian persons than for Blacks and Hispanics, although the greatest increase in income was among Blacks and Asians.

Citywide, 1 in 6 households receive Social Security income (including disability), and 1 in 10 households receives retirement income (private pensions). Both of these are common where there are large numbers of seniors. Public assistance income is far less common than it once was, now going to fewer than 1 in 30 households. It is concentrated in low-income areas, especially in inner city neighborhoods.

Overall, incomes increased considerably between 1990 and 2000, although in some Super Neighborhoods, income actually decreased. The median household income for Houston was \$36,616 in 2000, compared to \$30,905 in 1990. The median family income was somewhat higher at \$46,565 in 2000, compared to \$36,650 in 1990. In both cases it is higher for Whites and Asians than for Blacks

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PER CAPITA INCOME

Per capita income is calculated by dividing the total income of a population by the total number of people. This provides information on income that is not influenced by family or household size - \$50,000 supporting a family of 5 represents less wealth/economic well being than \$50,000 supporting a family of 2. In 2000, the City's per capita income was \$20,101, an increase of 40.0% over the 1990 per capita income of \$14,362. It is important to note however, that these figures have not been adjusted to account for inflation and corresponding changes in purchasing power.

Six of the City's eighty-eight Superneighborhoods saw their per capita income decrease between 1990 and 2000: Carverdale, Westwood, South Main, Greater Fondren Southwest, Hunterwood, and Magnolia Park. The most significant drop was in Carverdale, where per capita income fell over 30%, from \$8,662 to \$5,897.

Most Superneighborhoods outside Loop 610 experienced moderate increase in per capita income (between 5% and 50%) from 1990 to 2000. In most Super neighborhoods inside Loop 610 the per capita income increase was over 50%. Five Super Neighborhoods had per capita income of over 100% over the decade (these five were the Medical Center Area, Memorial Park/Washington Avenue, Lawndale/Wayside, MacGregor, and Fourth Ward). Fourth Ward had a per capita income increase of 176.7% (\$4,925 in 1990 to \$13,626 in 2000).

In general, per capita income is highest in the west and lowest in the eastern half of the City. Magnolia Park (\$5,457), Carverdale (\$5,897), and Greater Third Ward (\$8,091) have the lowest per capita incomes in the City. Afton Oaks/ River Oaks (\$85,052), Greater Uptown (\$59,773), and University Place (\$58,663) have the highest per capita incomes in the City.

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Table 4.1

Per Capita Income by Super Neighborhood

		2000	1990	Change
	CITY OF HOUSTON	\$ 20,101	\$ 14,587	37.8%
3	Carverdale	\$ 5,897	\$ 8,662	-31.9%
29	Westwood	\$ 10,833	\$ 11,714	-7.5%
35	South Main	\$ 15,152	\$ 15,713	-3.6%
36	Greater Fondren S.W.	\$ 16,188	\$ 16,749	-3.3%
54	Hunterwood	\$ 12,402	\$ 12,651	-2.0%
82	Magnolia Park	\$ 5,457	\$ 5,467	-0.2%
2	Greater Greenspoint	\$ 11,772	\$ 10,996	7.1%
25	Alief	\$ 14,303	\$ 13,186	8.5%
4	Fairbanks Northwest Crossing	\$ 18,815	\$ 17,283	8.9%
5	Greater Inwood	\$ 16,849	\$ 15,244	10.5%
26	Sharpstown	\$ 15,132	\$ 13,451	12.5%
11	Langwood	\$ 11,168	\$ 9,839	13.5%
37	Westbury	\$ 17,735	\$ 15,478	14.6%
34	Astrodome Area	\$ 20,831	\$ 17,346	20.1%
27	Gulfton	\$ 10,837	\$ 8,972	20.8%
31	Meyerland Area	\$ 34,122	\$ 28,185	21.1%
78	Greater Hobby Area	\$ 15,440	\$ 12,732	21.3%
10	Spring Branch West	\$ 15,465	\$ 12,695	21.8%
41	Fort Bend/Houston	\$ 14,658	\$ 12,005	22.1%
75	Meadowbrook/Allendale	\$ 12,999	\$ 10,525	23.5%
84	Spring Shadows	\$ 20,763	\$ 16,754	23.9%
73	Golfcrest/Reveille	\$ 11,119	\$ 8,780	26.6%
77	Minnetex	\$ 9,872	\$ 7,778	26.9%
14	Lazy Brook/Timbergrove	\$ 23,189	\$ 18,252	27.0%
58	Northshore	\$ 11,973	\$ 9,343	28.1%
16	Memorial	\$ 41,010	\$ 31,995	28.2%
30	Braeburn	\$ 17,795	\$ 13,858	28.4%
67	Greater Third Ward	\$ 8,091	\$ 6,250	29.5%
18	Briarforest Area	\$ 33,661	\$ 25,845	30.2%
45	Northside Northline	\$ 10,571	\$ 8,094	30.6%
21	Greater Uptown	\$ 59,773	\$ 45,715	30.8%
49	East Houston	\$ 9,584	\$ 7,252	32.2%
42	Airport Area	\$ 14,021	\$ 10,588	32.4%
79	Edgebrook Area	\$ 15,470	\$ 11,679	32.5%
38	Willow Meadows/Willowbend Area	\$ 24,305	\$ 18,272	33.0%
20	Woodlake/Briarmeadow	\$ 28,360	\$ 21,316	33.0%
69	Gulfgate/Pine Valley	\$ 9,758	\$ 7,333	33.1%
39	Fondren Gardens	\$ 10,997	\$ 8,249	33.3%

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Table 4.1 (continued)

Per Capita Income by Super Neighborhood

		2000	1990	Change
	CITY OF HOUSTON	\$ 20,101	\$ 14,587	37.8%
86	Spring Branch East	\$ 14,257	\$ 10,661	33.7%
12	Oak Forest/Garden Oaks	\$ 21,315	\$ 15,647	36.2%
66	Binz	\$ 30,106	\$ 22,074	36.4%
17	Eldridge/West Oaks	\$ 29,888	\$ 21,869	36.7%
80	Ellington/South Belt	\$ 19,165	\$ 13,933	37.6%
40	Central Southwest	\$ 13,749	\$ 9,830	39.9%
85	Spring Branch Center	\$ 16,253	\$ 11,592	40.2%
7	Hidden Valley	\$ 17,921	\$ 12,721	40.9%
23	Afton Oaks/River Oaks Area	\$ 85,052	\$ 60,307	41.0%
74	Park Place	\$ 10,970	\$ 7,744	41.7%
19	Westchase	\$ 25,594	\$ 18,054	41.8%
8	Westbranch	\$ 18,377	\$ 12,848	43.0%
81	Clear Lake	\$ 31,633	\$ 22,084	43.2%
44	Lake Houston	\$ 23,487	\$ 16,326	43.9%
76	South Acres/Crestmont Park	\$ 13,810	\$ 9,271	49.0%
9	Addicks Park Ten	\$ 24,973	\$ 16,752	49.1%
53	El Dorado/Oates Prairie	\$ 12,832	\$ 8,604	49.1%
52	Kashmere Area	\$ 10,833	\$ 7,263	49.2%
1	Willowbrook	\$ 22,309	\$ 14,943	49.3%
43	Kingwood Area	\$ 34,850	\$ 23,282	49.7%
59	Clinton Park/Fidelity	\$ 9,529	\$ 6,342	50.3%
50	Settegast	\$ 8,569	\$ 5,601	53.0%
46	Eastex/Jensen Area	\$ 9,629	\$ 6,248	54.1%
61	Downtown	\$ 14,965	\$ 9,647	55.1%
68	OST/South Union	\$ 10,570	\$ 6,790	55.7%
51	Near Northside	\$ 10,113	\$ 6,492	55.8%
13	Independence Heights	\$ 10,447	\$ 6,669	56.7%
72	South Park	\$ 11,359	\$ 7,162	58.6%
6	Acres Homes	\$ 10,954	\$ 6,896	58.8%
70	Pecan Park	\$ 10,326	\$ 6,495	59.0%
32	Braeswood Place	\$ 40,795	\$ 25,405	60.6%
87	Greenway/Upper Kirby Area	\$ 48,523	\$ 29,910	62.2%
64	Eastwood Lawndale	\$ 11,627	\$ 7,116	63.4%
48	Trinity/Houston Gardens	\$ 10,151	\$ 6,175	64.4%
47	East Little York/Homestead	\$ 13,882	\$ 8,416	64.9%
65	Harrisburg/Manchester	\$ 8,820	\$ 5,215	69.1%
55	Greater Fifth Ward	\$ 8,681	\$ 5,118	69.6%
63	Second Ward	\$ 8,949	\$ 5,155	73.6%

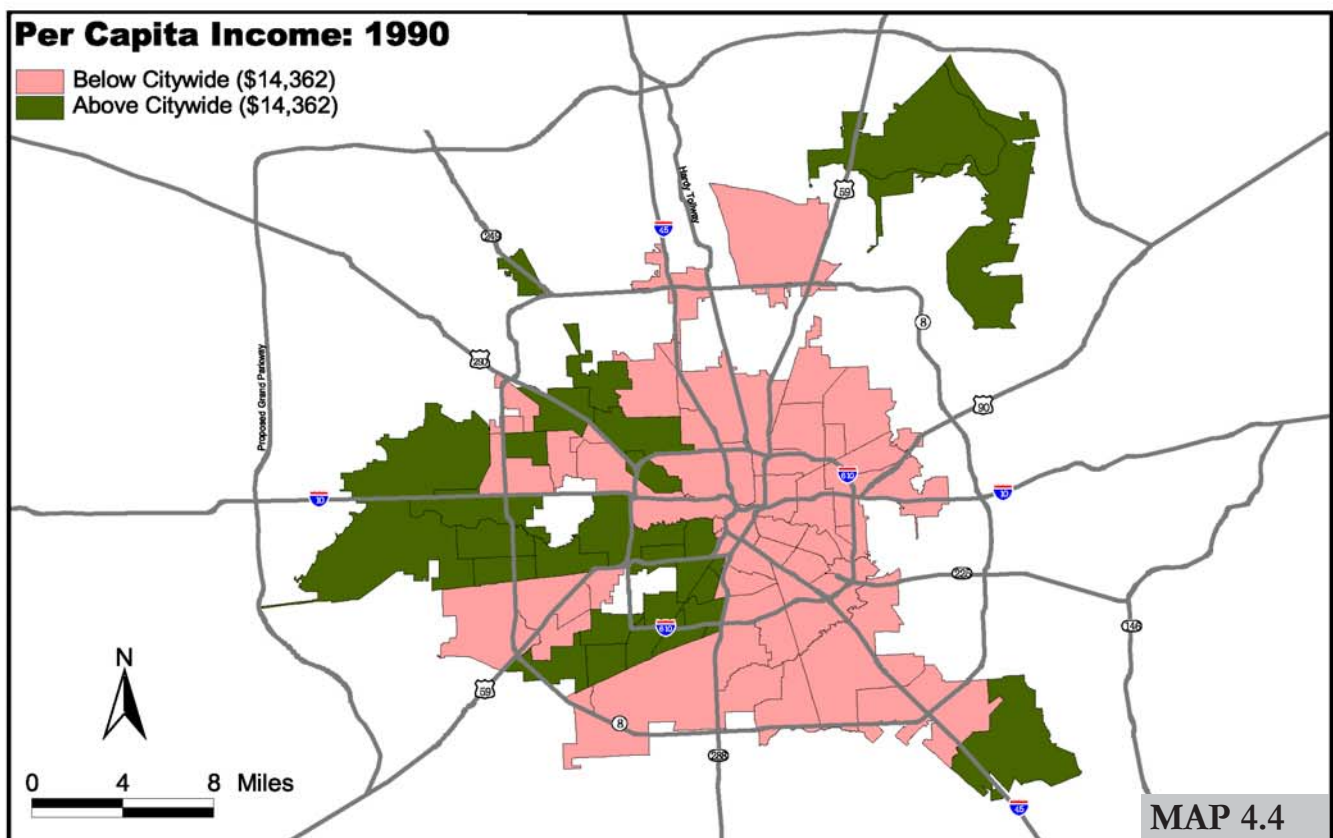
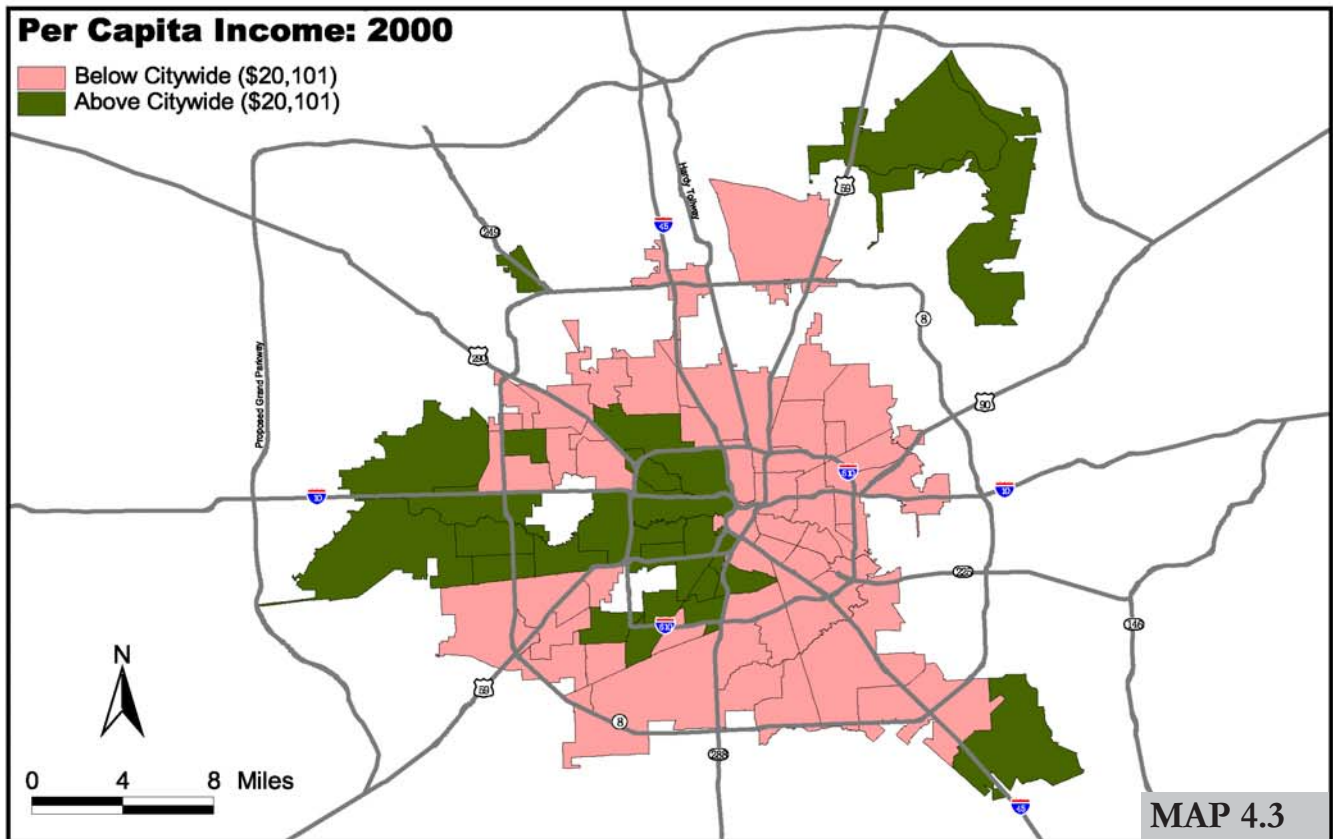
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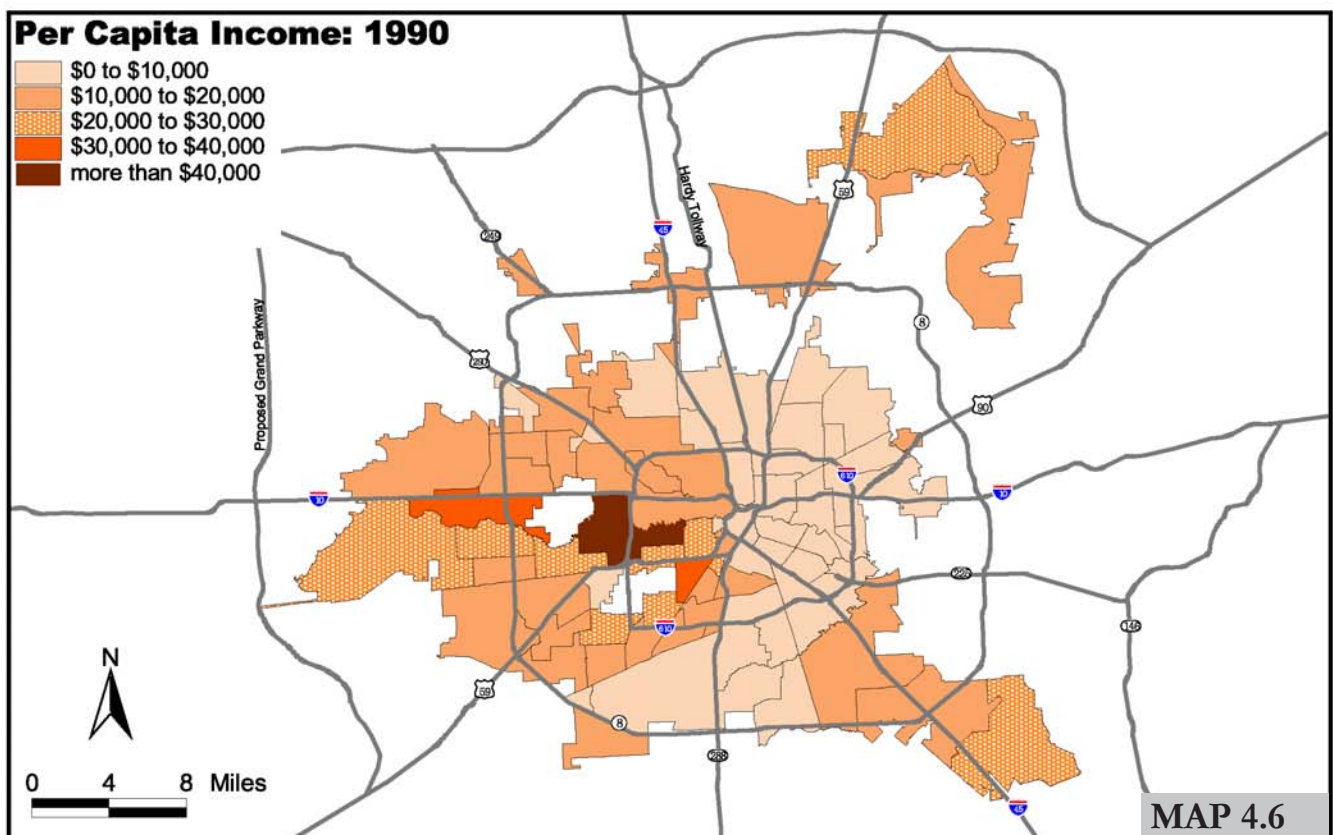
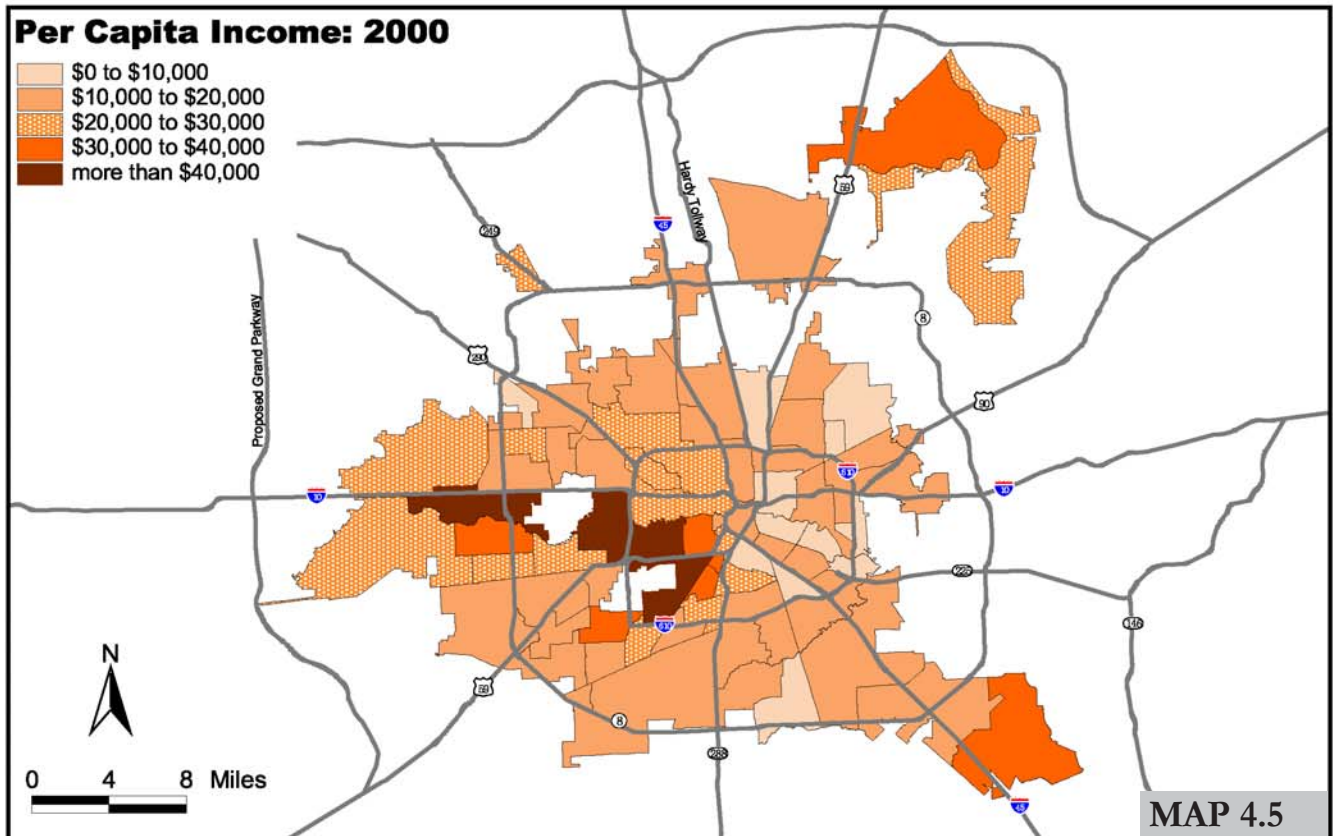
Per Capita Income by Super Neighborhood

		2000	1990	Change
	CITY OF HOUSTON	\$ 20,101	\$ 14,587	37.8%
28	University Place	\$ 58,663	\$ 33,513	75.0%
56	Denver Harbor/Port Houston	\$ 10,195	\$ 5,823	75.1%
62	Midtown	\$ 22,837	\$ 12,932	76.6%
71	Sunnyside	\$ 10,949	\$ 6,114	79.1%
57	Pleasantville Area	\$ 17,469	\$ 9,614	81.7%
15	Greater Heights	\$ 21,865	\$ 11,670	87.4%
24	Montrose	\$ 38,627	\$ 20,346	89.9%
33	Medical Center Area	\$ 39,749	\$ 19,229	106.7%
22	Memorial Park/Washington Avenue	\$ 25,896	\$ 12,287	110.8%
88	Lawndale/Wayside	\$ 17,072	\$ 7,821	118.3%
83	MacGregor	\$ 24,777	\$ 10,069	146.1%
60	Fourth Ward	\$ 13,626	\$ 4,925	176.7%

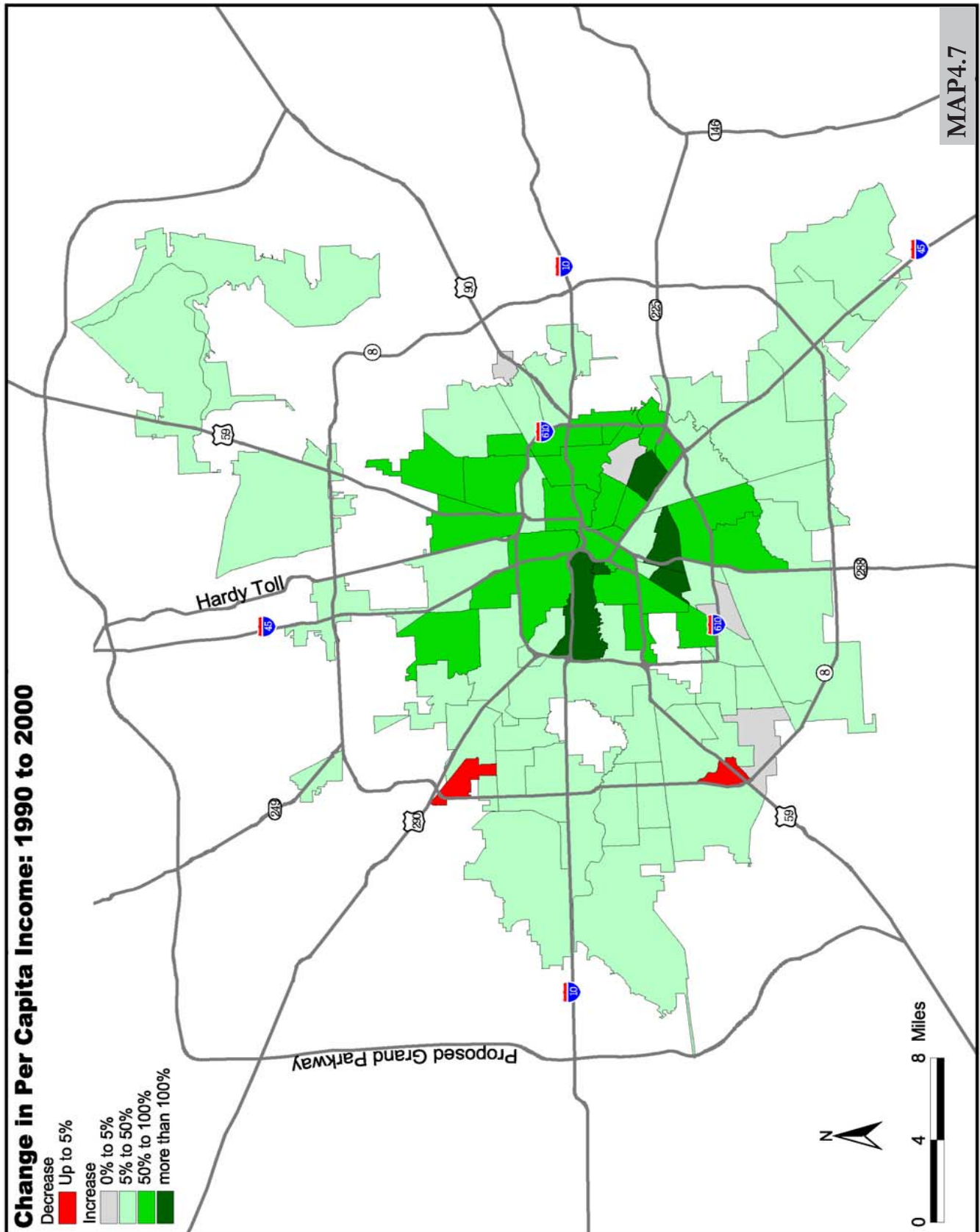
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PER CAPITA INCOME BY RACE/ HISPANIC ORIGIN

Per Capita Income is the only statistic available for both 1990 and 2000 by race/Hispanic origin. Looking at per capita income by race/ethnicity provides insights into the economic status of the different groups over the past decade. Of the different groups, for both 1990

and 2000, the White category had the highest per capita income, followed by Asian, Black, Hispanic, and Other.

Table 4.2

Per Capita Income by Race/Hispanic Origin

	2000	1990	Change
All Persons	\$ 20,101	\$ 14,362	40.0%
White	\$ 27,361	\$ 19,460	40.6%
Black	\$ 13,772	\$ 8,710	58.1%
Asian	\$ 18,905	\$ 11,134	69.8%
Other	\$ 10,418	\$ 6,842	52.3%
Hispanic	\$ 10,640	\$ 8,186	30.0%

Whites

Per capita income among Whites in 2000 was \$27,361, an increase of about 40% over the 1990 figure of \$19,460. Per capita income among Whites generally increased between 5% and 50% outside the Loop and between 50% and 100% inside the Loop. In areas where White per capita income was already high such as University Place and River Oaks, income increased more than 100%.

For the seven Super neighborhoods where per capita income decreased by more than 5% among Whites, the White population was low: Greater Third Ward, Gulfton, Carverdale, Westbranch, Westwood, South Main, and

Hunterwood. However, in other Super Neighborhoods with small White populations, White per capita income more than doubled: Settegast, South Park, and Clinton Park.

Per capita income among Whites is highest west of Downtown, in Kingwood and in Clear Lake, and lowest in the northeast and parts of the south. Afton Oaks/ River Oaks has the highest per capita income at \$97,803, followed by University Place, Greater Uptown, and Greenway/Upper Kirby. OST/ South Union has the lowest per capita income for Whites, at \$5,888. Carverdale and the Fifth Ward also stand out for especially low per capita incomes among Whites.

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Blacks

Per capita income for Blacks in 2000 was \$13,772, a nearly 60% increase from \$8,710 in 1990. Per capita income among Blacks increased more than 100% in Super neighborhoods along IH-10 West, in the Westbury/Meyerland areas, in the east and southeast, and in Kingwood. Increases of 50 to 100% were also common all across the northern part of the City, from Spring Branch east to Settegast, as well as to the south in Super neighborhoods along SH 288. Decreases of more than 5% in Black per capita income are found in four Super neighborhoods: Binz, Lawndale/Wayside, Park Place, and Hunterwood.

Lower per capita incomes for Blacks are found to the northeast and higher per capita incomes to the west. Although lower than the corresponding White income, at \$47,100, Afton Oaks/River Oaks has the highest per capita income among Blacks, followed by Greater Uptown, Greenway/Upper Kirby, and Meyerland. Low per capita income for Blacks are found in East Houston, Park Place, and Second Ward, with the lowest found in Lawndale/Wayside at \$2,381.

Asian

The per capita income for Asians was \$18,905 in 2000, the second highest among the city's racial/ethnic groups. This is approximately a 70% increase over the 1990 per capita income for Asians of \$11,134. (For Carverdale, Settegast, Pleasantville, Clinton Park, and Fondren Gardens, it was not possible to compute per capita income for Asians because of the extremely small number of Asian residents in these Super Neighborhoods.)

Per capita income among Asians experienced great increases throughout most of the City. In Super Neighborhoods inside the Loop, across the north central area, and the southern area east of SH 288, per capita income among Asians increased more than 100%. In contrast Super Neighborhoods such as Greater Fondren S.W., Willow Meadows/Willowbend, Lawndale/Wayside, and Hunterwood experienced decreases of more than 5% in the per capita income for Asians.

Higher per capita incomes for Asians are generally found to the west, and northwest, including Memorial Park/Washington Avenue, Greater Uptown, and Afton Oaks/River Oaks. The highest are found in El Dorado/Oates Prairie (\$60,200) and Lake Houston (\$80,330). Lower per capita incomes are generally found to the east and south, in Super neighborhoods like Sunnyside, OST/South Union, and Pecan Park. Clinton Park/Fidelity has the lowest at \$1,000.

Other

The "Other" category includes persons who identified their race as something other than White, Black, or Asian. It also includes persons who identified as "2 or more races." The 2000 per capita income for persons of Other race was \$10,418. This remained the lowest of the four racial groups, although it is an increase of about 50% over the 1990 figure of \$6,842.

Most Super Neighborhoods inside Loop 610, on the east side, showed increases in Other per capita income of over 50%. Super Neighborhoods throughout the rest of the City showed little geographical pattern of increases; some Super Neighborhoods showed increases of over

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100%, while others increased much less; 5 to 50%.

Decreases of more than 5% occurred in five Super Neighborhoods: Greater Inwood, Lazybrook/Timbergrove, University Place, Fondren Gardens, and Fort Bend Houston.

Although per capita income levels are generally geographically similar to those of other racial categories, in the Other category, they are somewhat less concentrated in specific areas. Afton Oaks/ River Oaks has the highest per capita income among the Other category at \$29,949, followed by MacGregor, Greater Uptown, and Greenway/Upper Kirby. Low per capita incomes are found for persons of Other race in Fourth Ward, Fondren Gardens, and Carverdale. The Kashmere Area super neighborhood had the lowest Other per capita income at \$4,064.

Hispanic

Because Hispanic is considered an ethnic group by the U.S. Census Bureau, persons of Hispanic origin can be of any of the races discussed above. Regardless, per capita income for this group provides insights on the economic status of those who identify themselves Hispanic. Per capita income for Hispanics in 2000 was \$10,640. This is an increase of only 30% over 1990, the lowest increase of any racial/ethnic group.

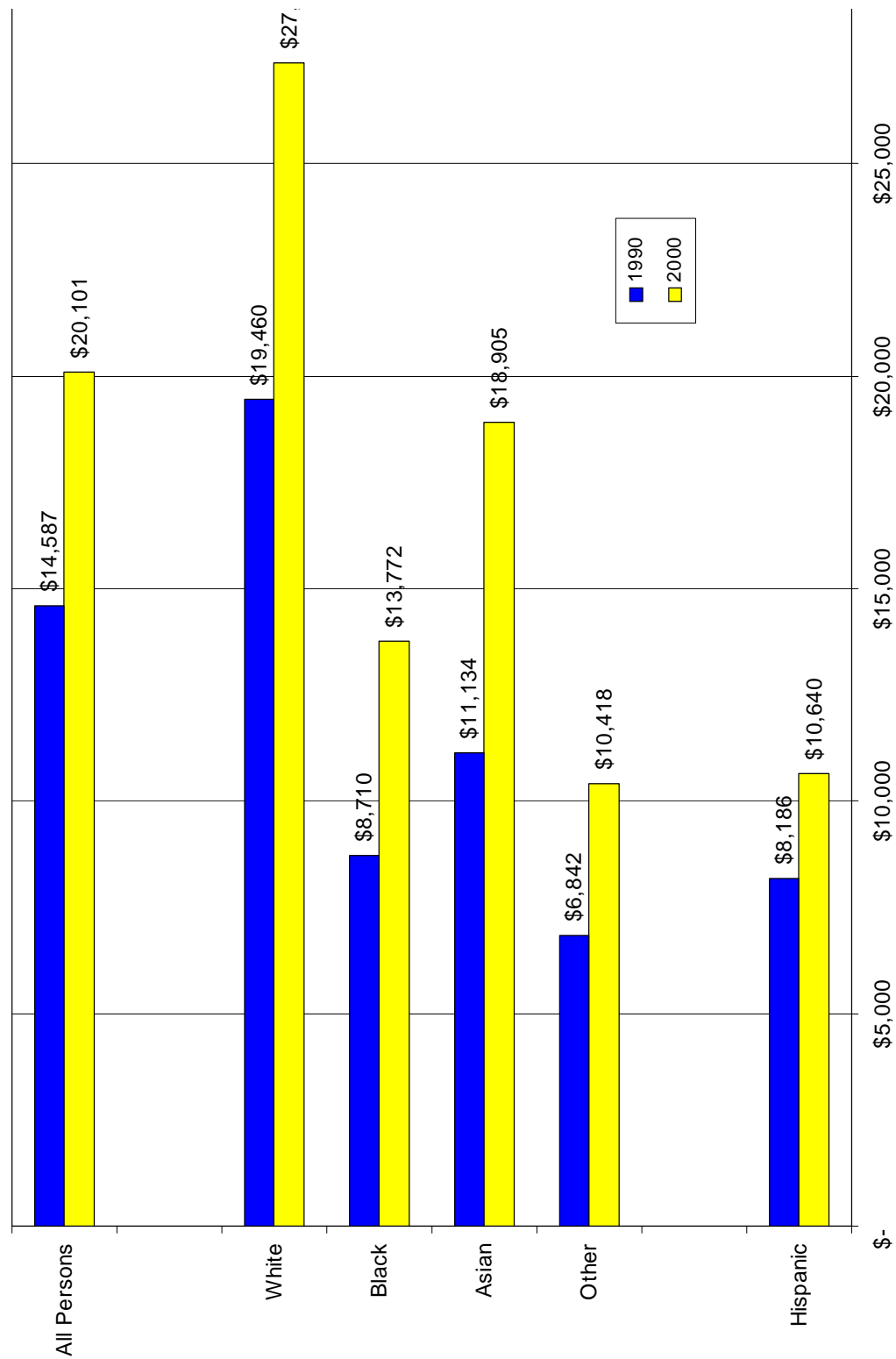
Similar to 'Other' race, Hispanic per capita income showed increases of over 50% throughout the eastern Inner Loop. Increases over 50% were also common in the near Northeast, such as East Little York/Home-

stead. Super Neighborhoods where Hispanics had decreases of more than 5% in per capita income include: Lake Houston, Greater Inwood, Spring Shadows, Afton Oaks/River Oaks, Greater Fondren S.W., Binz, Medical Center, MacGregor, South Main, and Greater Hobby.

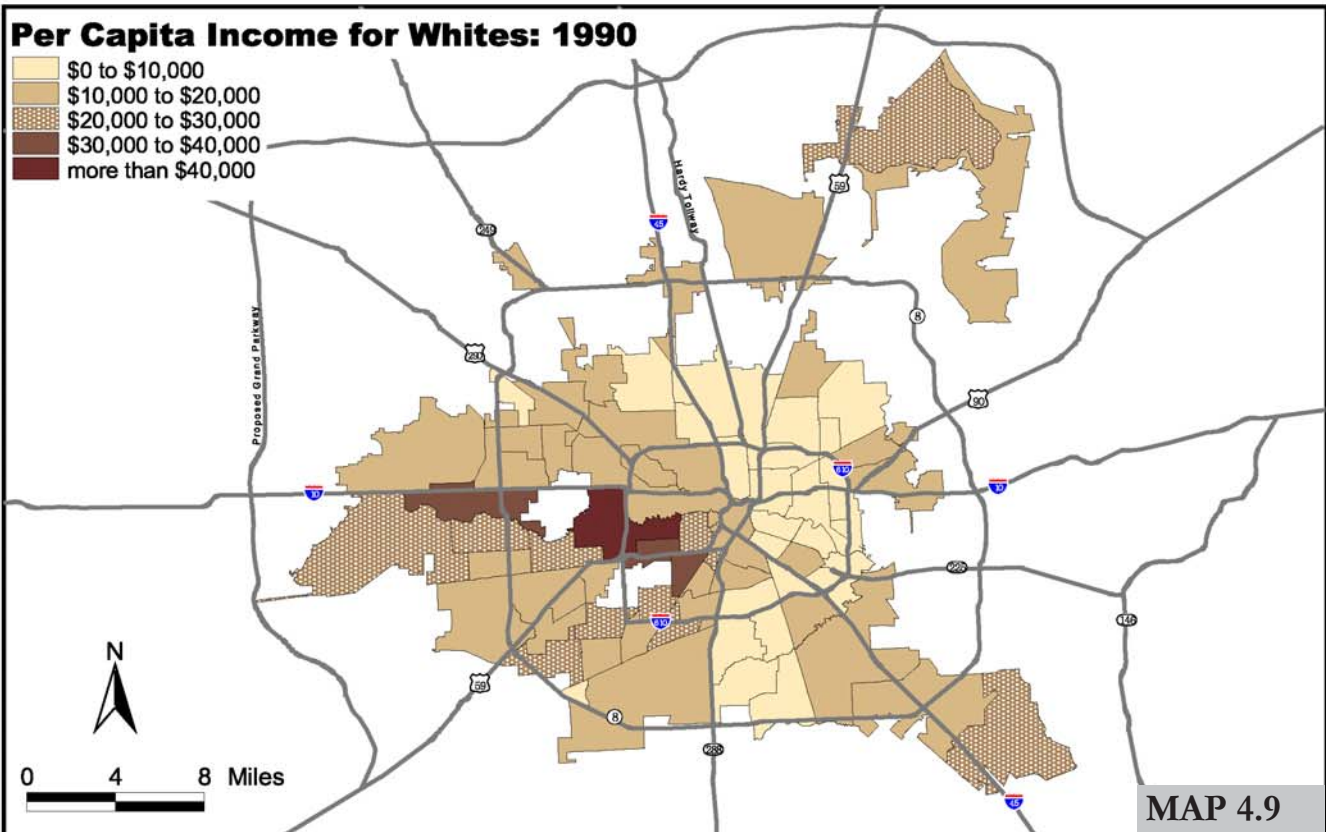
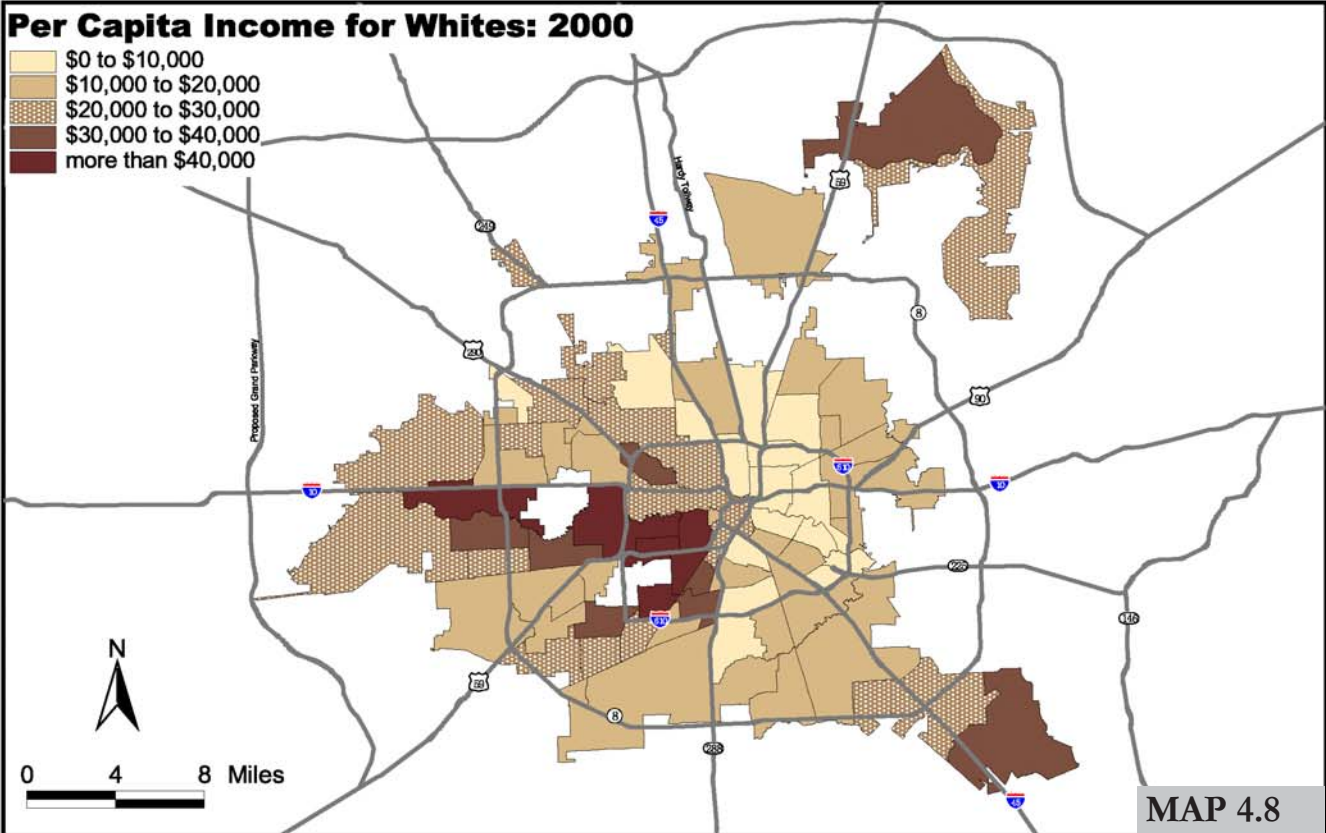
Hispanic per capita incomes are lowest to the south of Downtown and northeast of Downtown and highest to the west and southwest. Braeswood Place Super Neighborhood has the highest Hispanic per capita income at \$33,659, followed by Greater Uptown, Greenway/Upper Kirby, and Briarforest Area. The lowest Hispanic per capita incomes are found in South Park, Sunnyside, and Kashmere Area, with OST/South Union the lowest of all at \$5,699.

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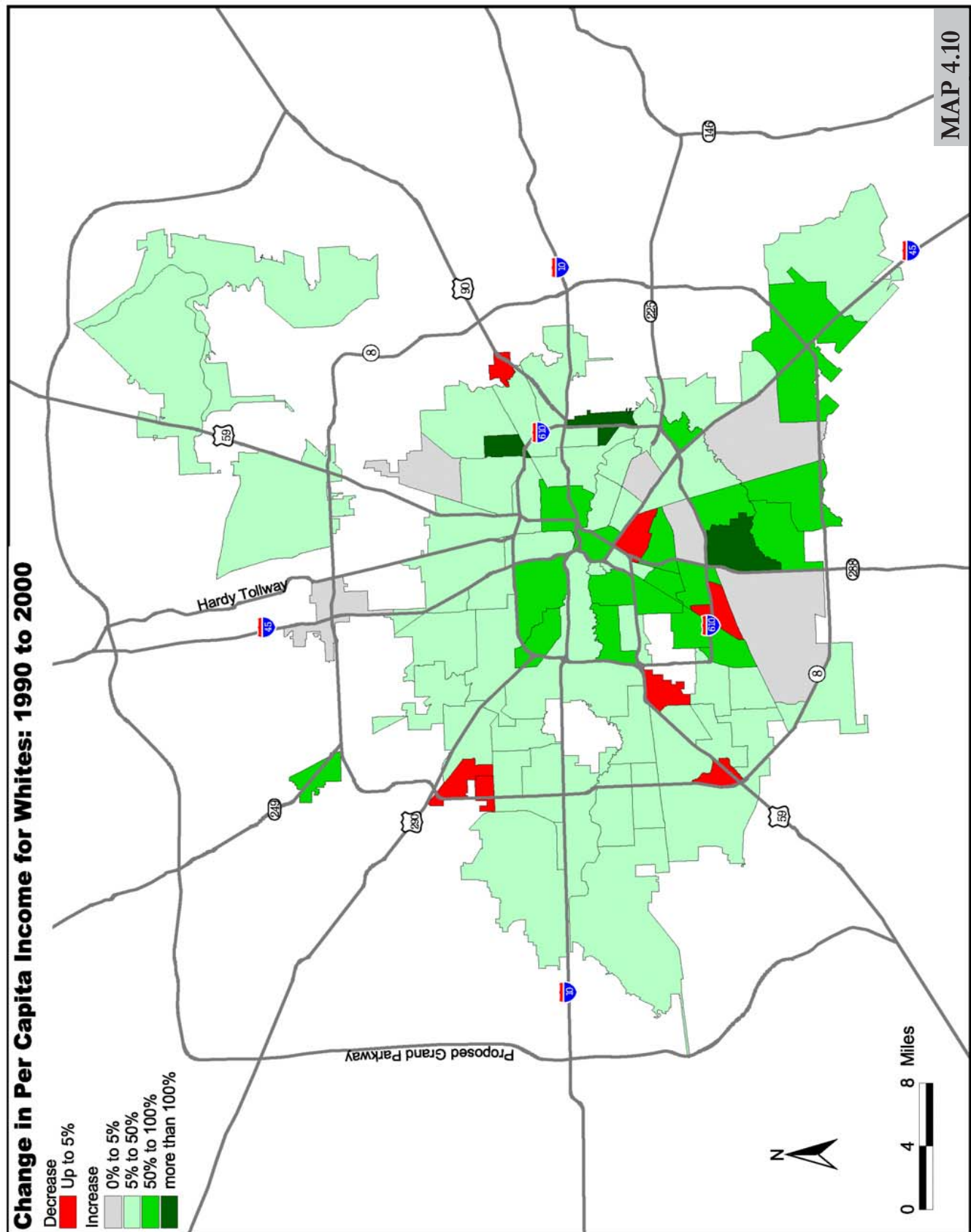
Figure 4.1
Per Capita Income by Race/Hispanic Origin: 1990 and 2000



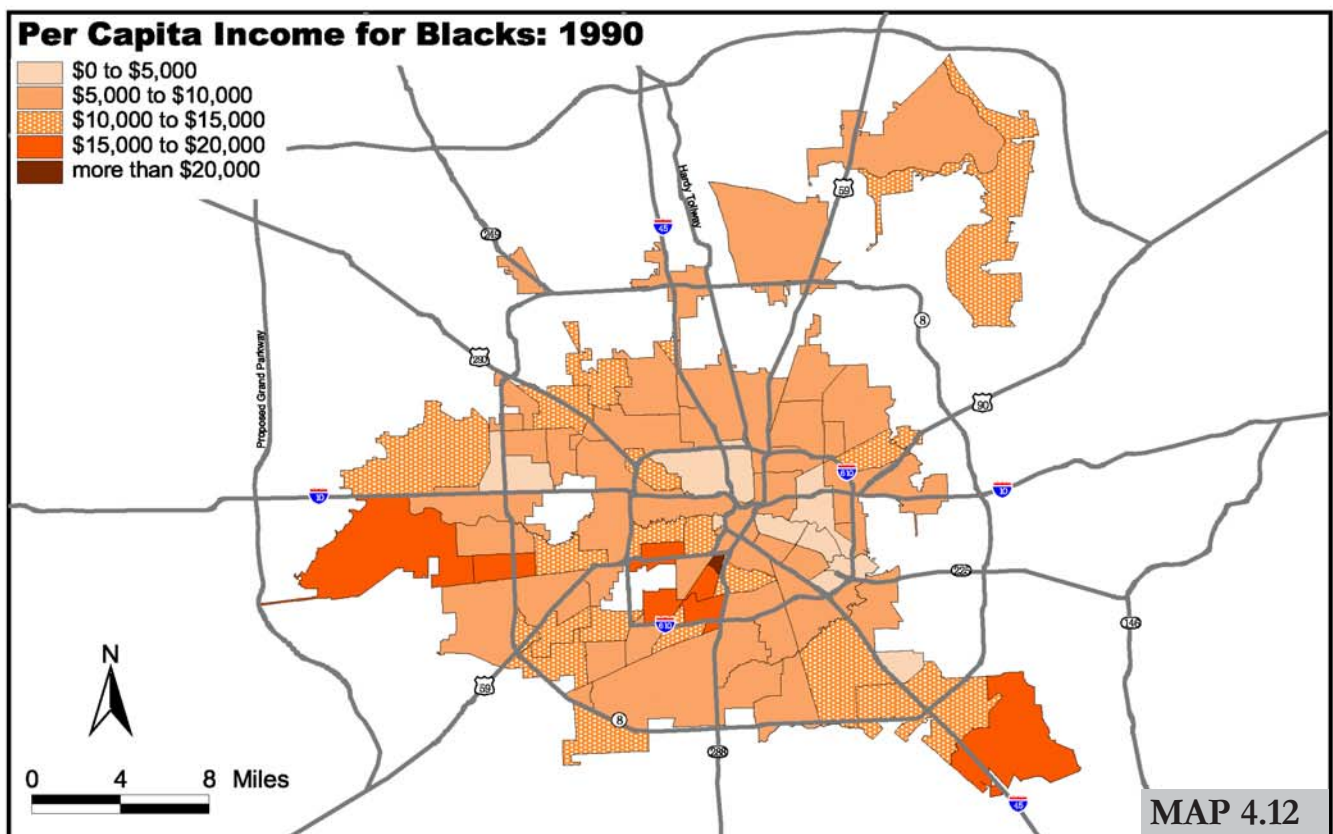
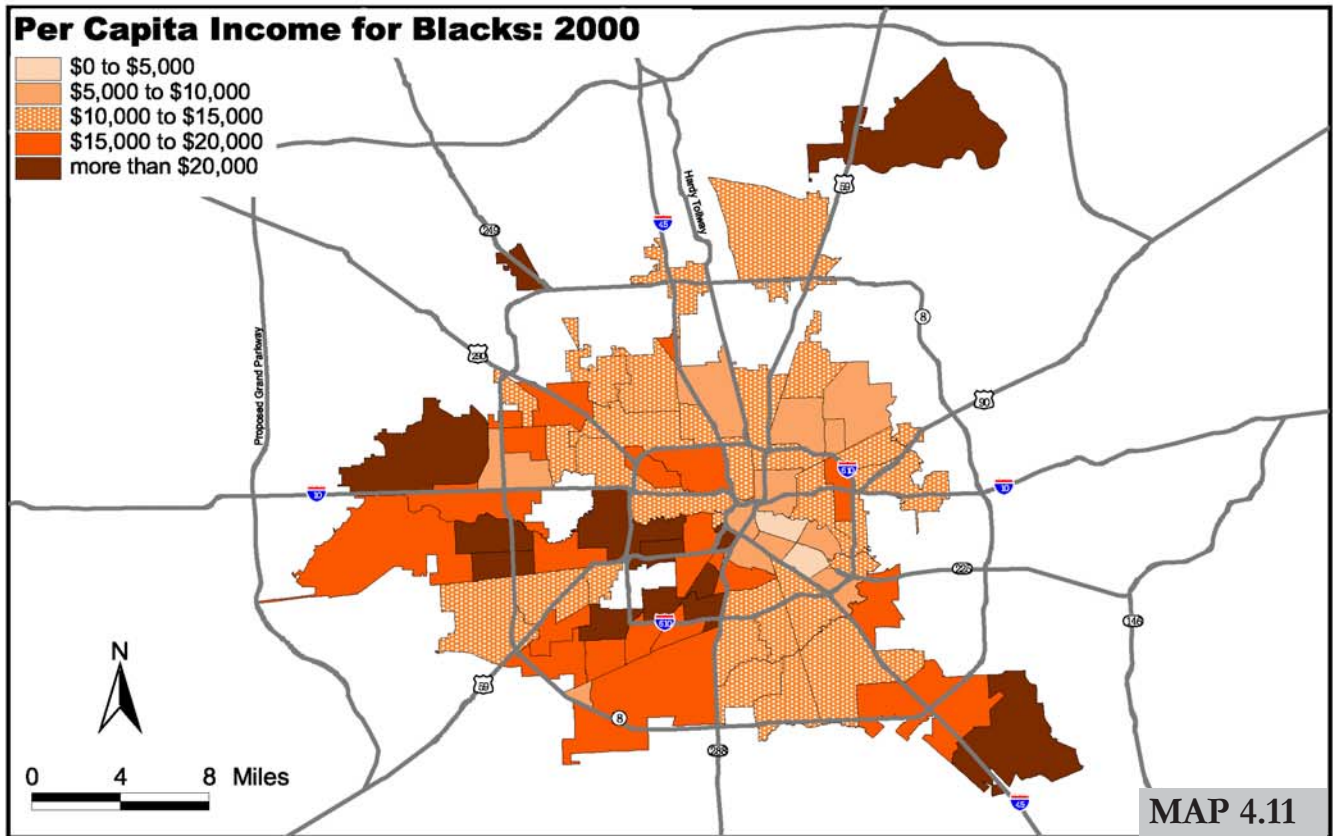
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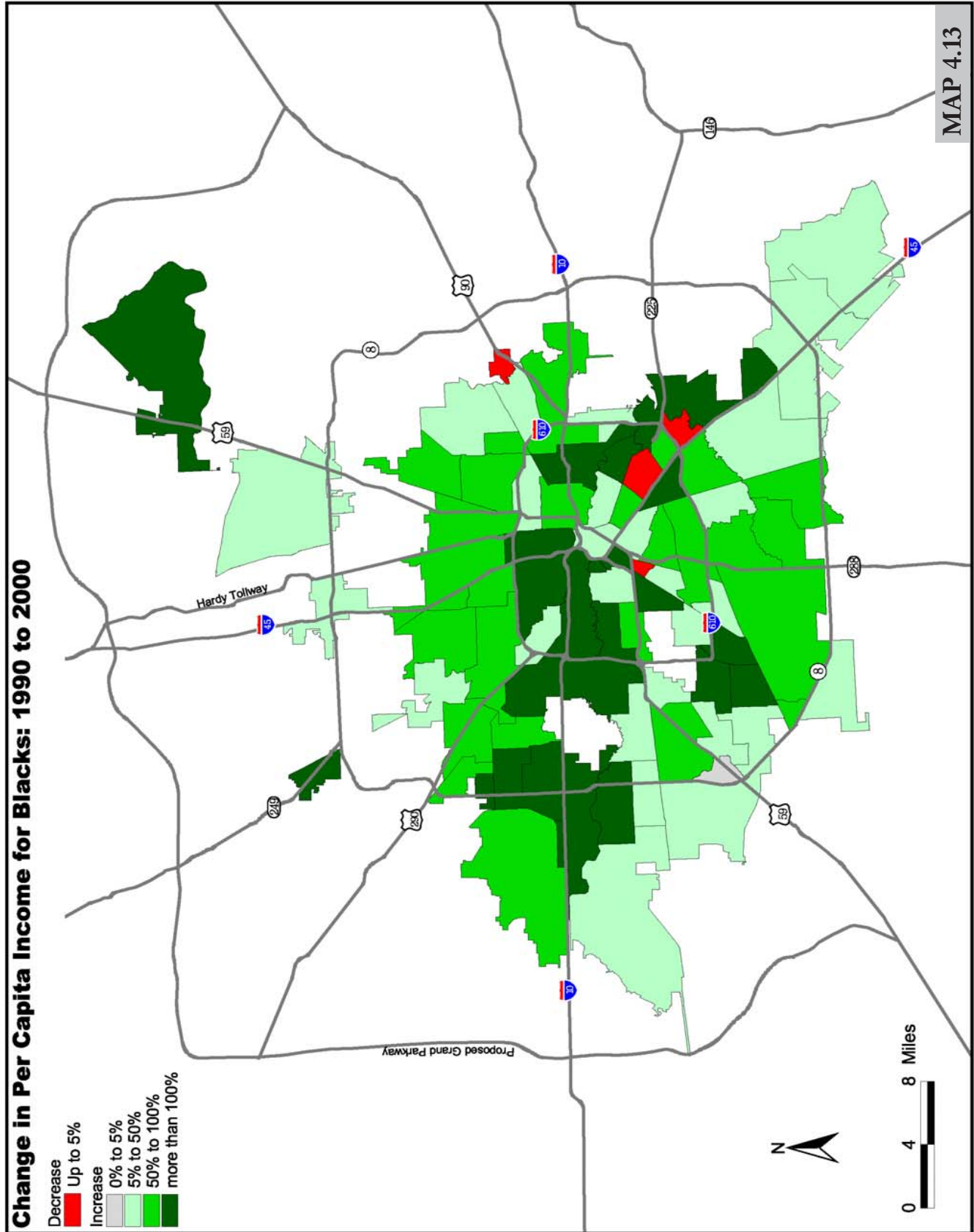
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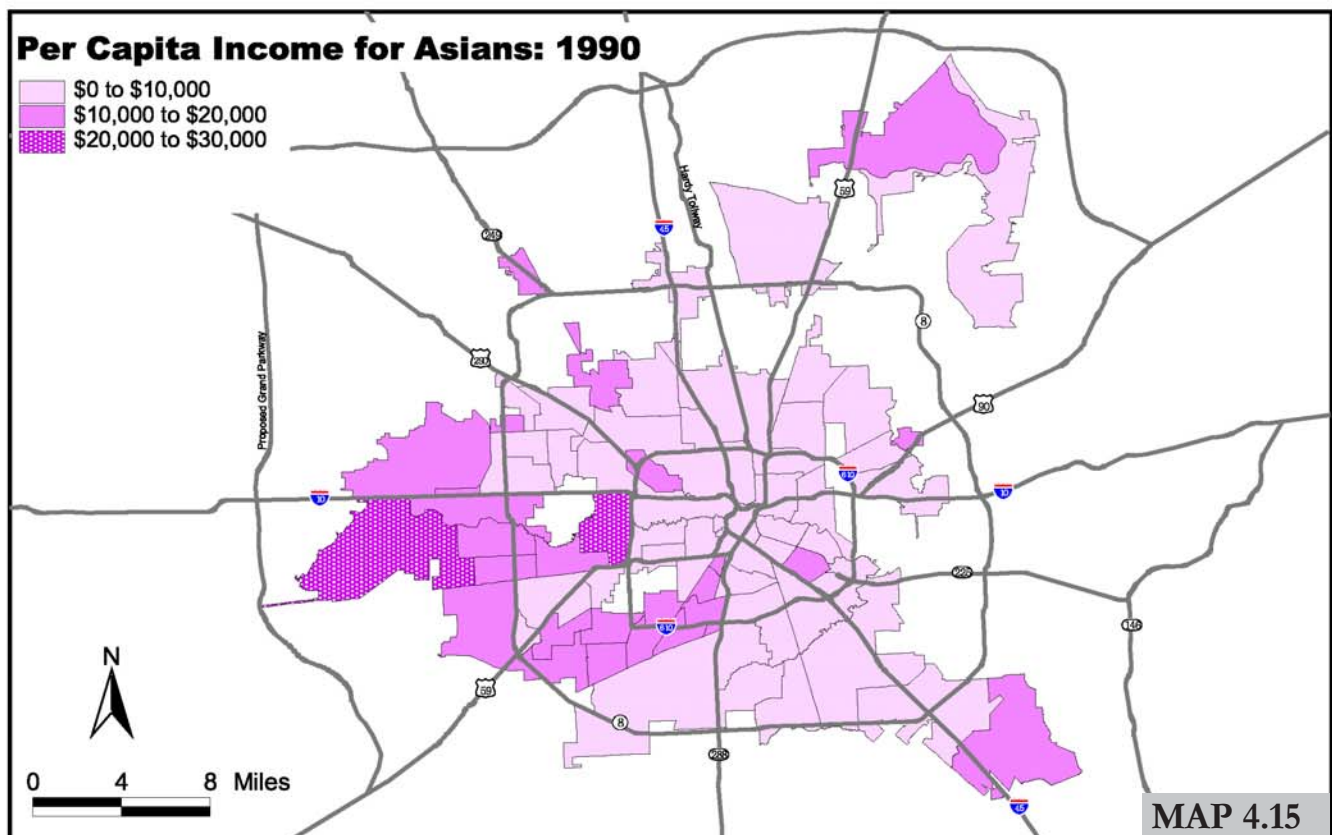
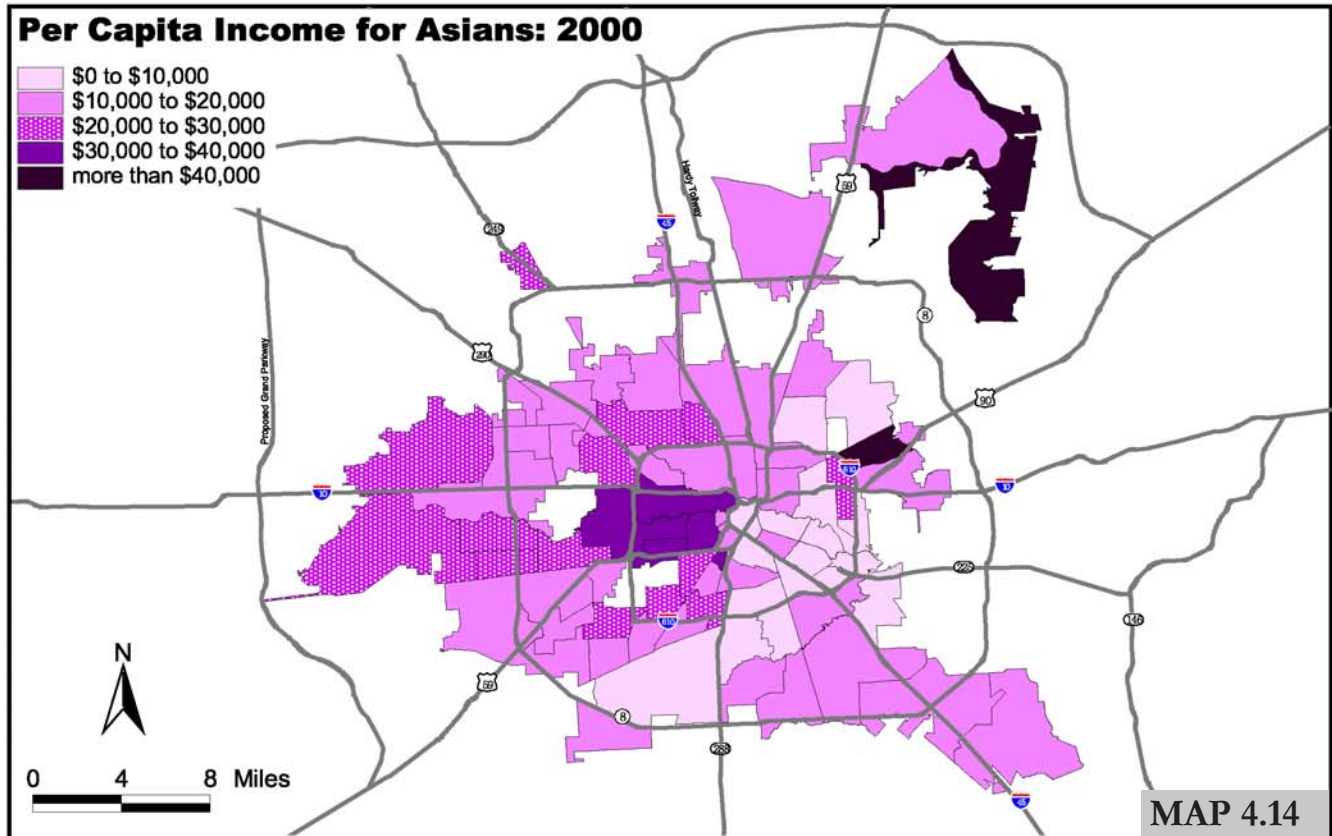
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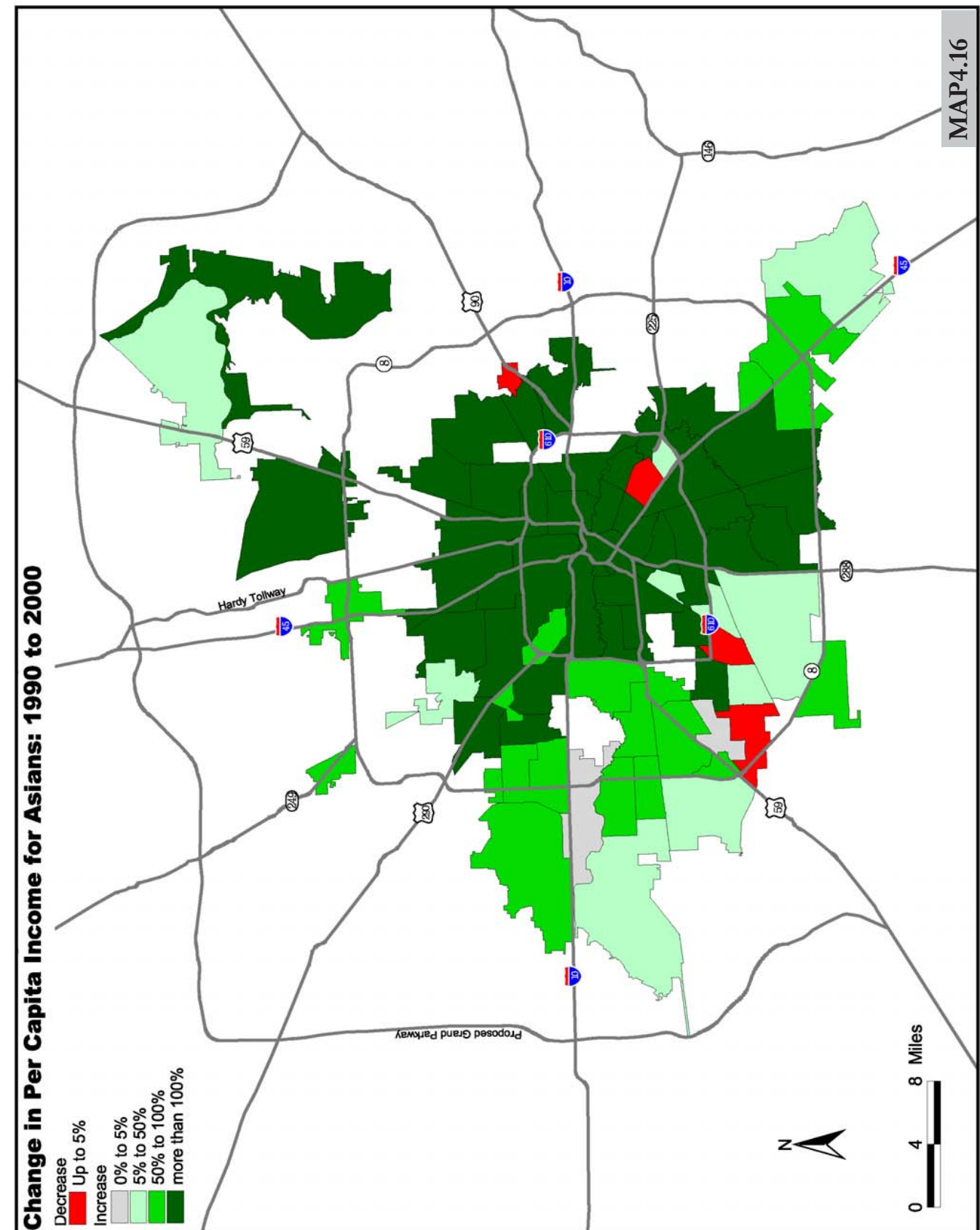
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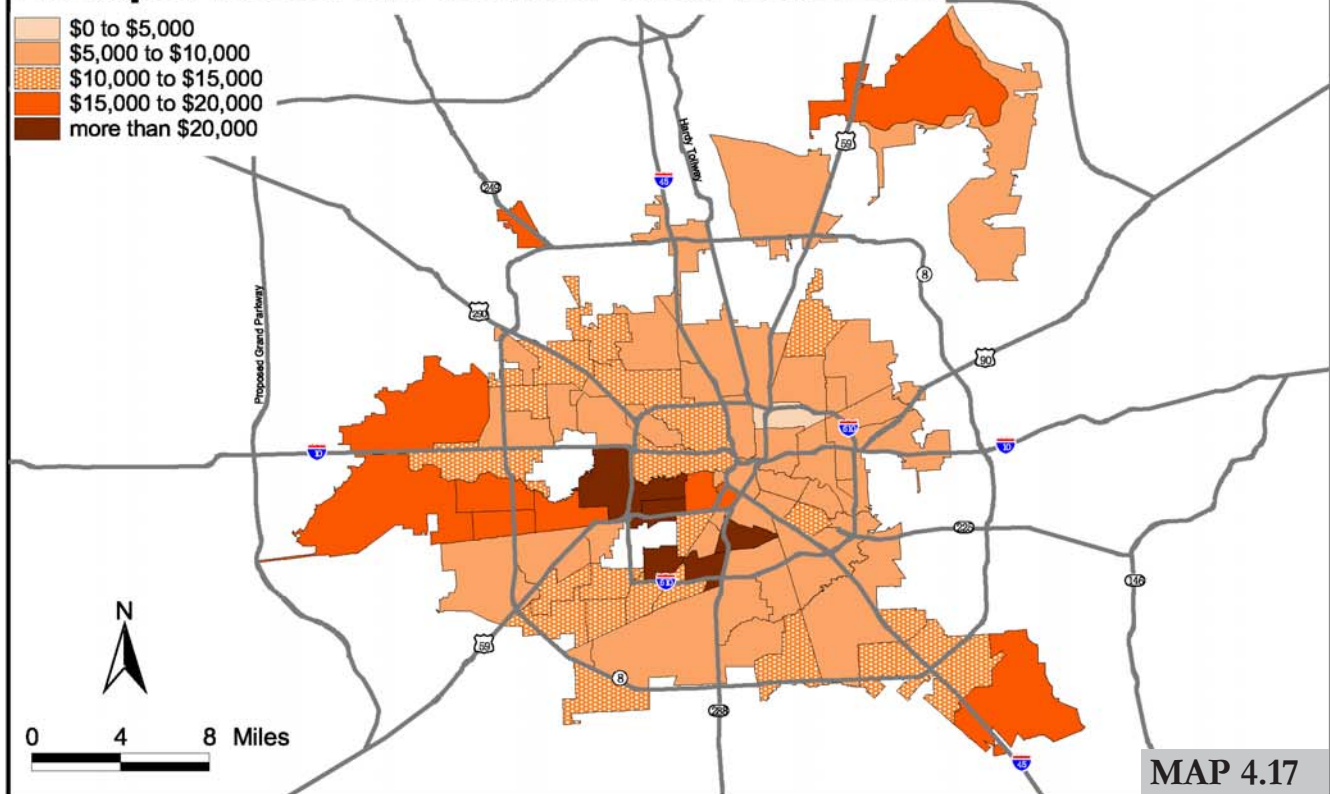


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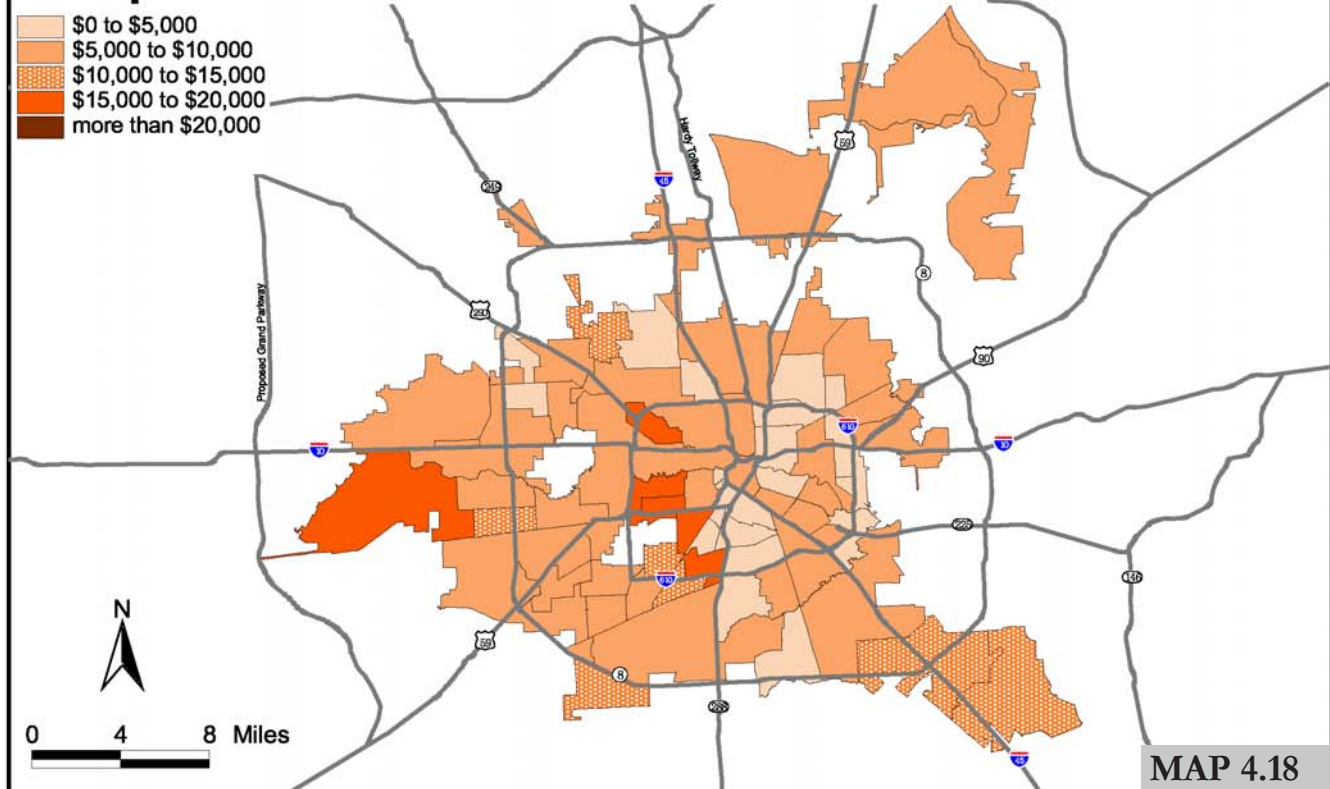


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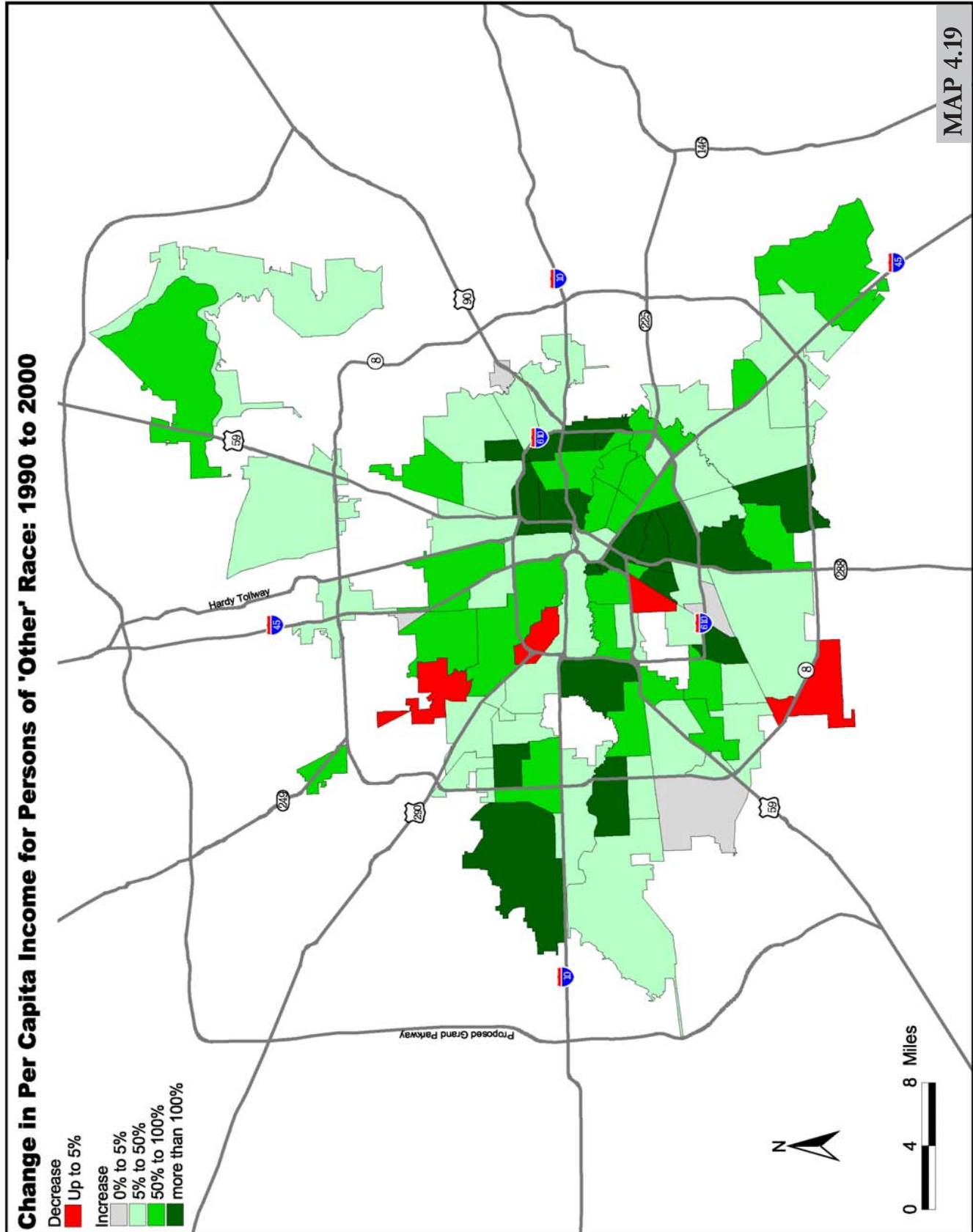
Per Capita Income for Persons of 'Other' Race: 2000



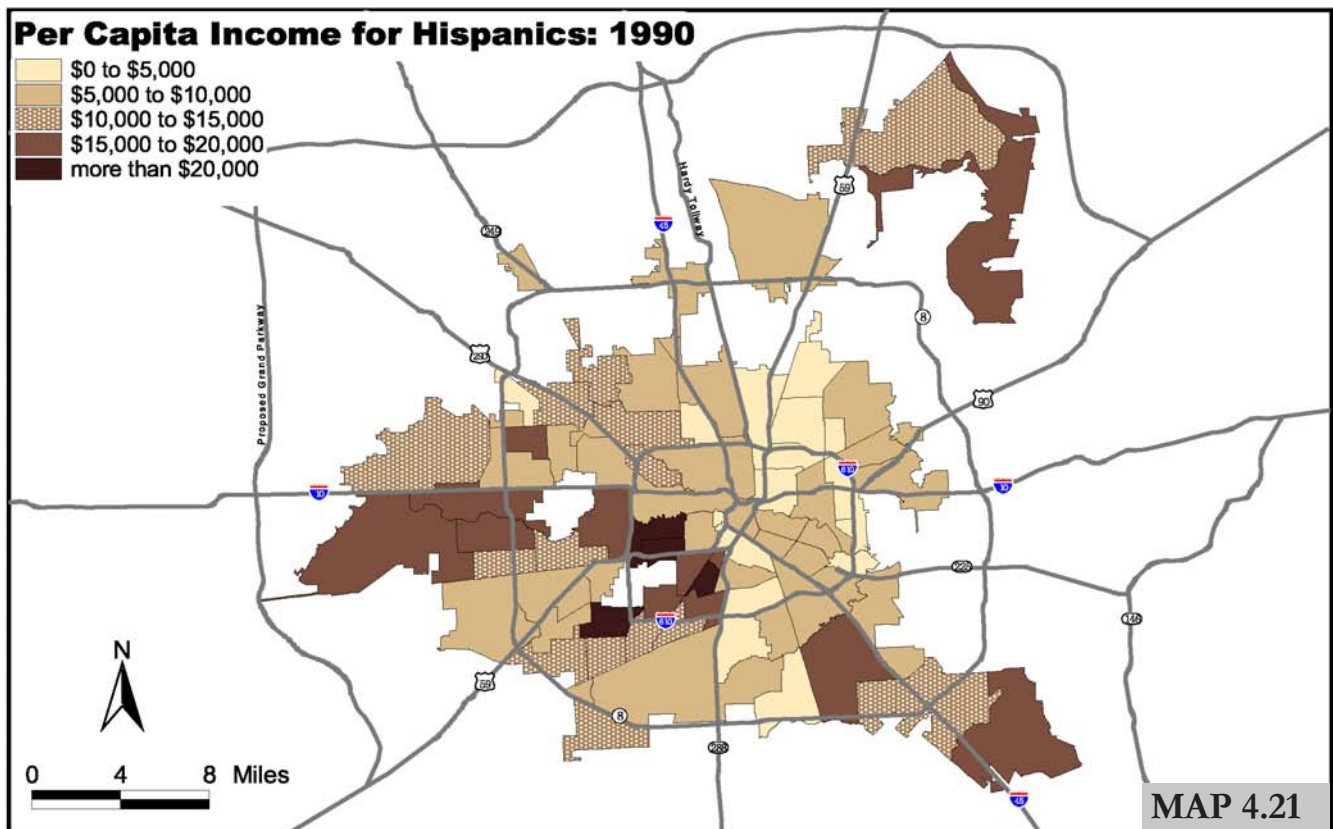
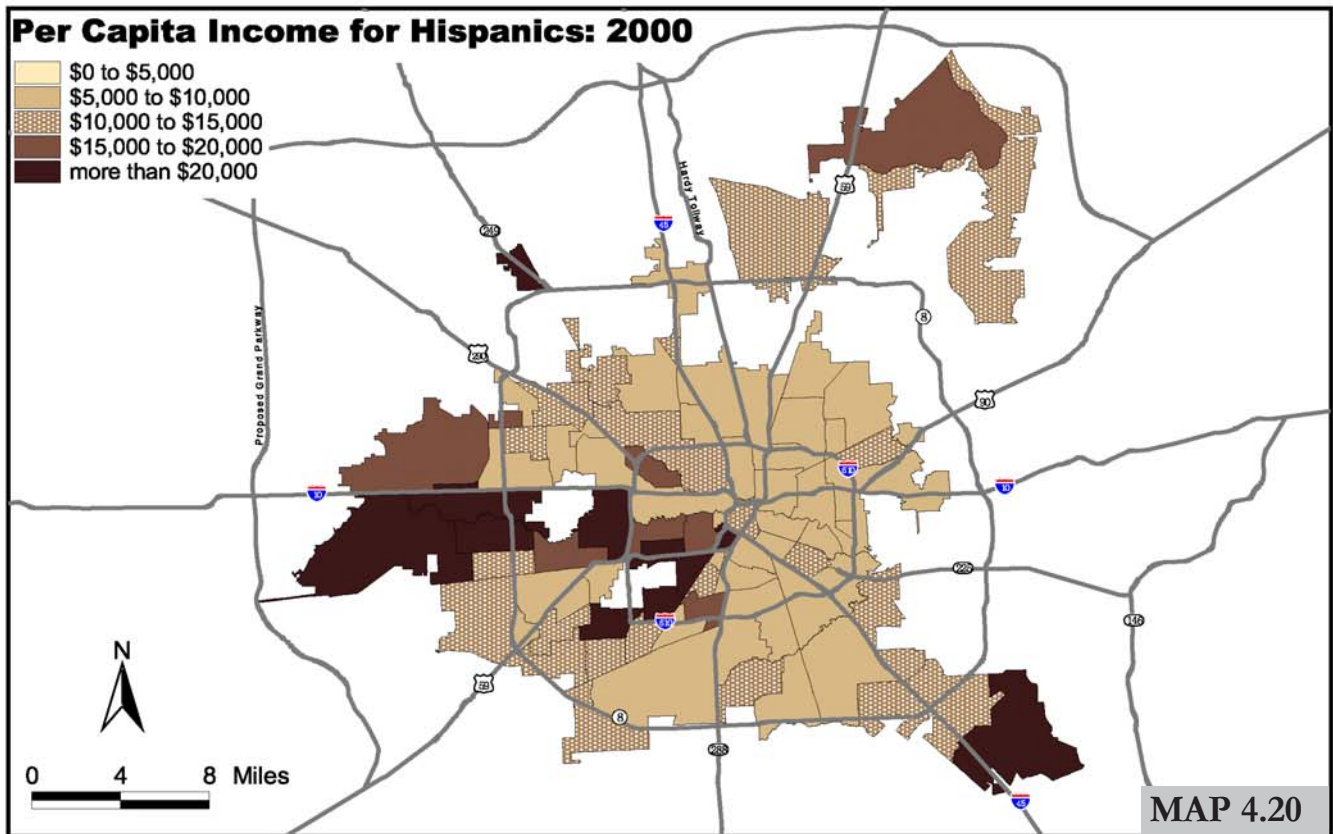
Per Capita Income for Persons of 'Other' Race: 1990



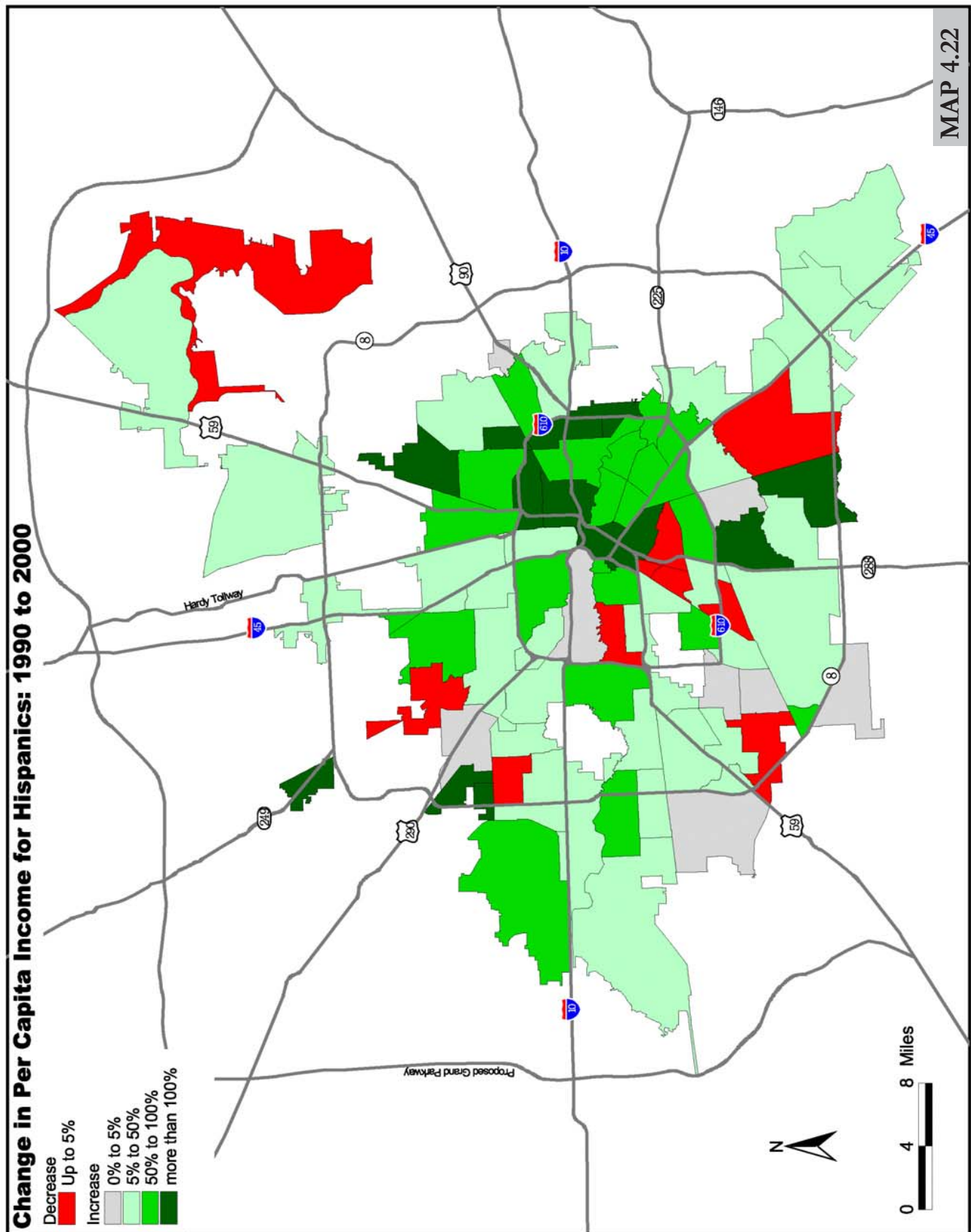
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FAMILY INCOME

Family income is based on the combined income of people who are living together and are related. Just over half of the families in Houston earn between \$10,000 and \$49,999 with almost 1/3 earning between \$25,000 and \$49,999. Areas with higher incomes tend to concentrate to the west, whereas lower incomes tend to be found in the eastern half of the City.

Table 4.3

Family Income: All Families

	Families		% of total	
	2000	1990	2000	1990
Total Families	461,937	412,295	100.0%	100.0%
less than \$10,000	42,852	58,119	9.3%	14.1%
\$10,000 - \$24,999	95,303	108,465	20.6%	26.3%
\$25,000 - \$49,999	136,681	128,244	29.6%	31.1%
\$50,000 - \$74,999	78,604	63,640	17.0%	15.4%
\$75,000 - \$99,999	42,263	25,987	9.1%	6.3%
more than \$100,000	66,233	27,840	14.3%	6.8%
Median Family Income (dollars)	\$ 46,565	\$ 36,650		

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Figure 4.2

Family Income: All 2000 Families

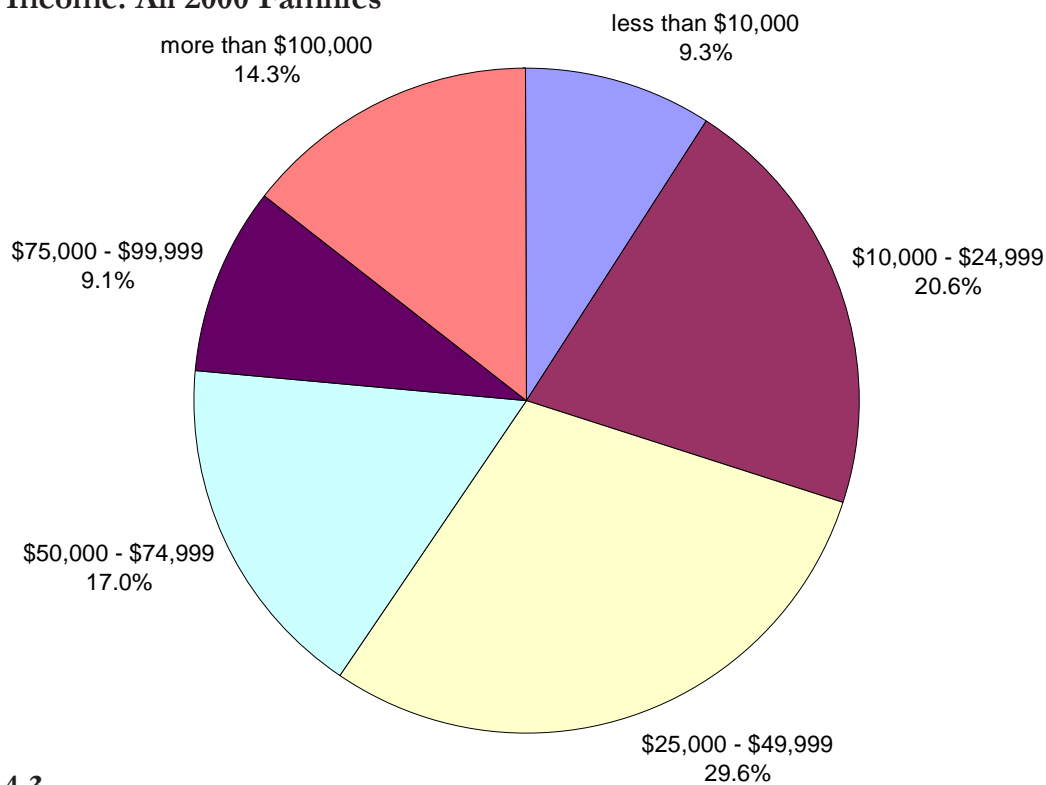
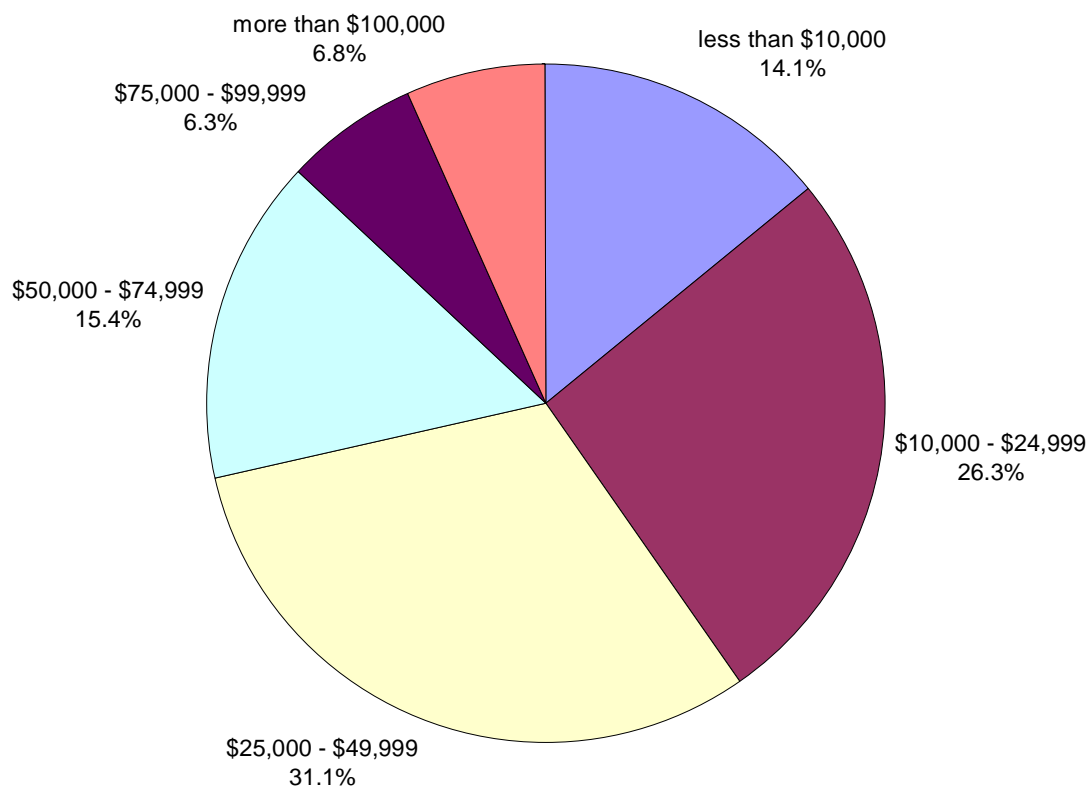
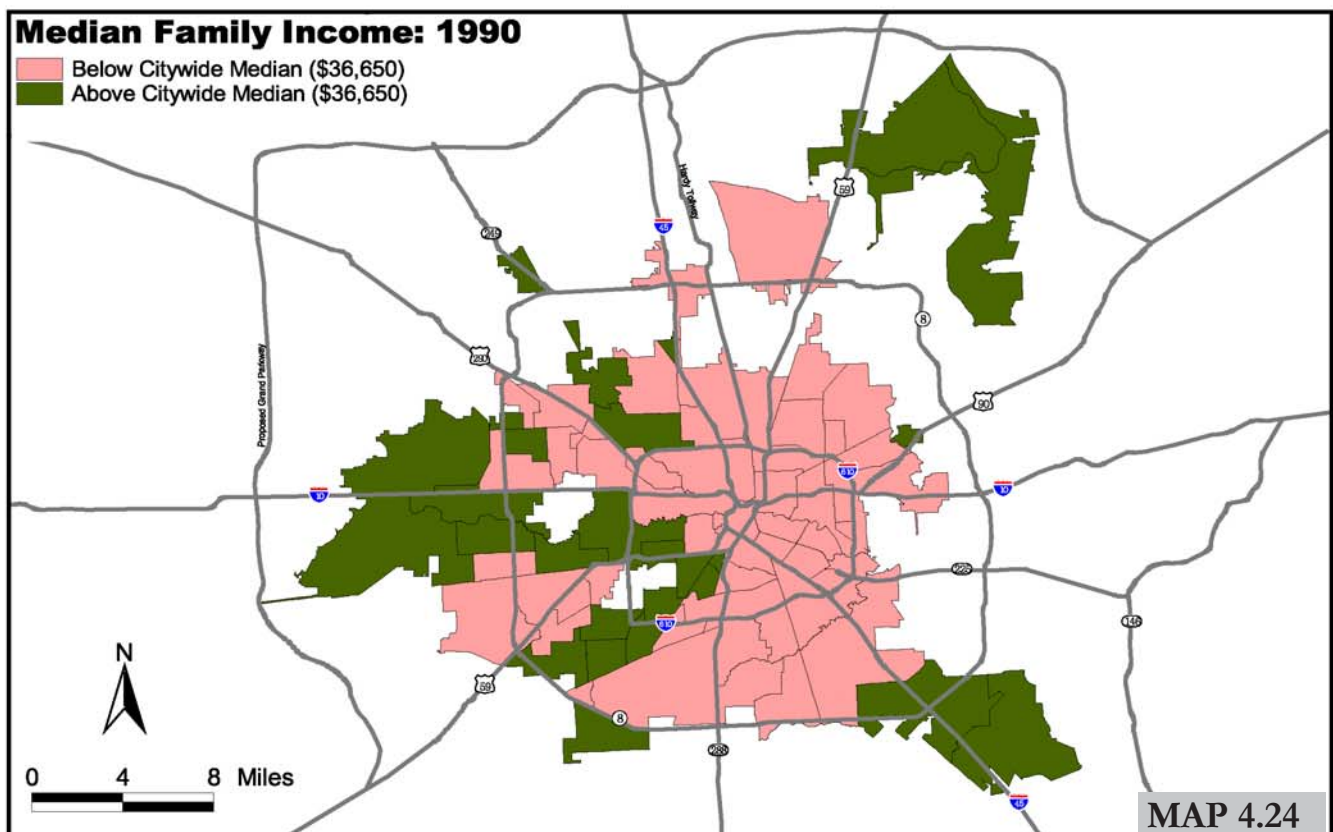
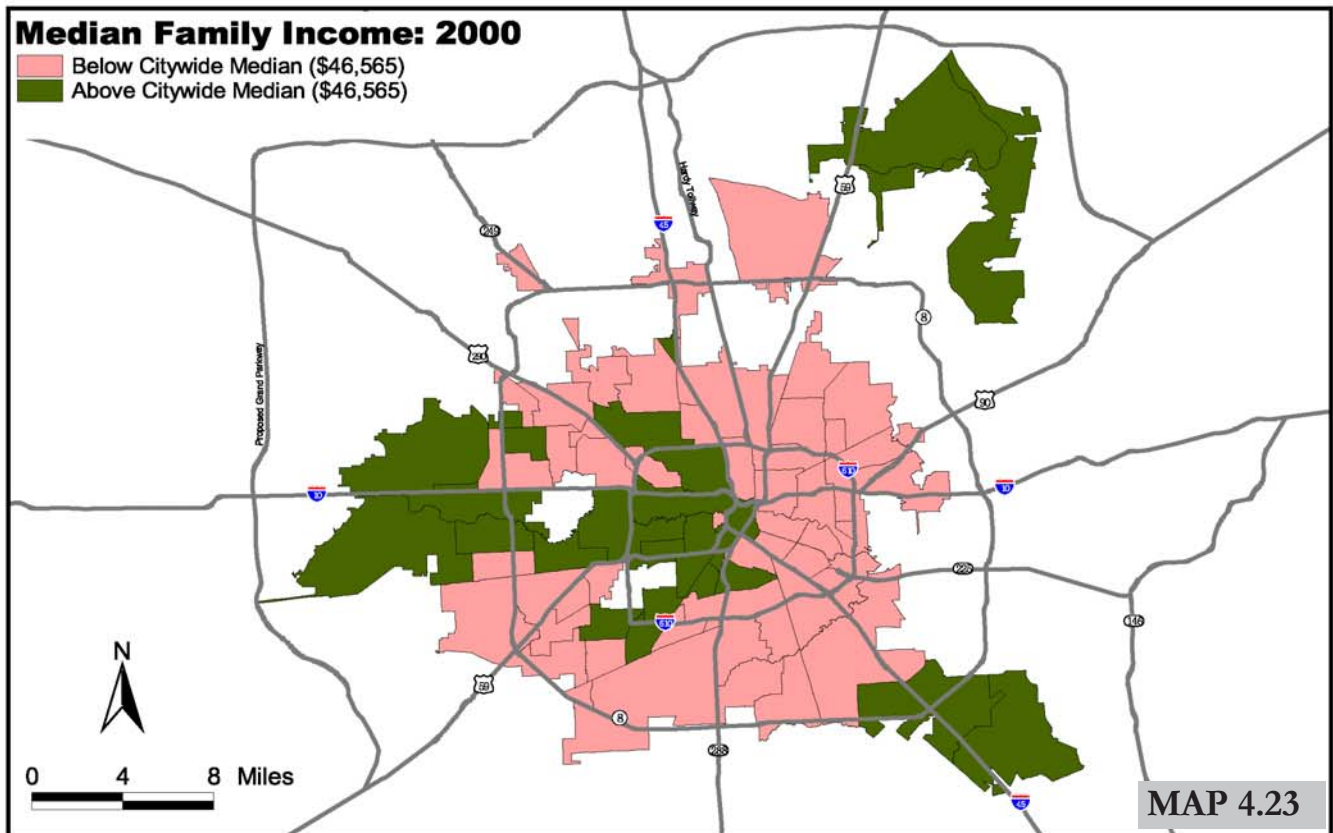


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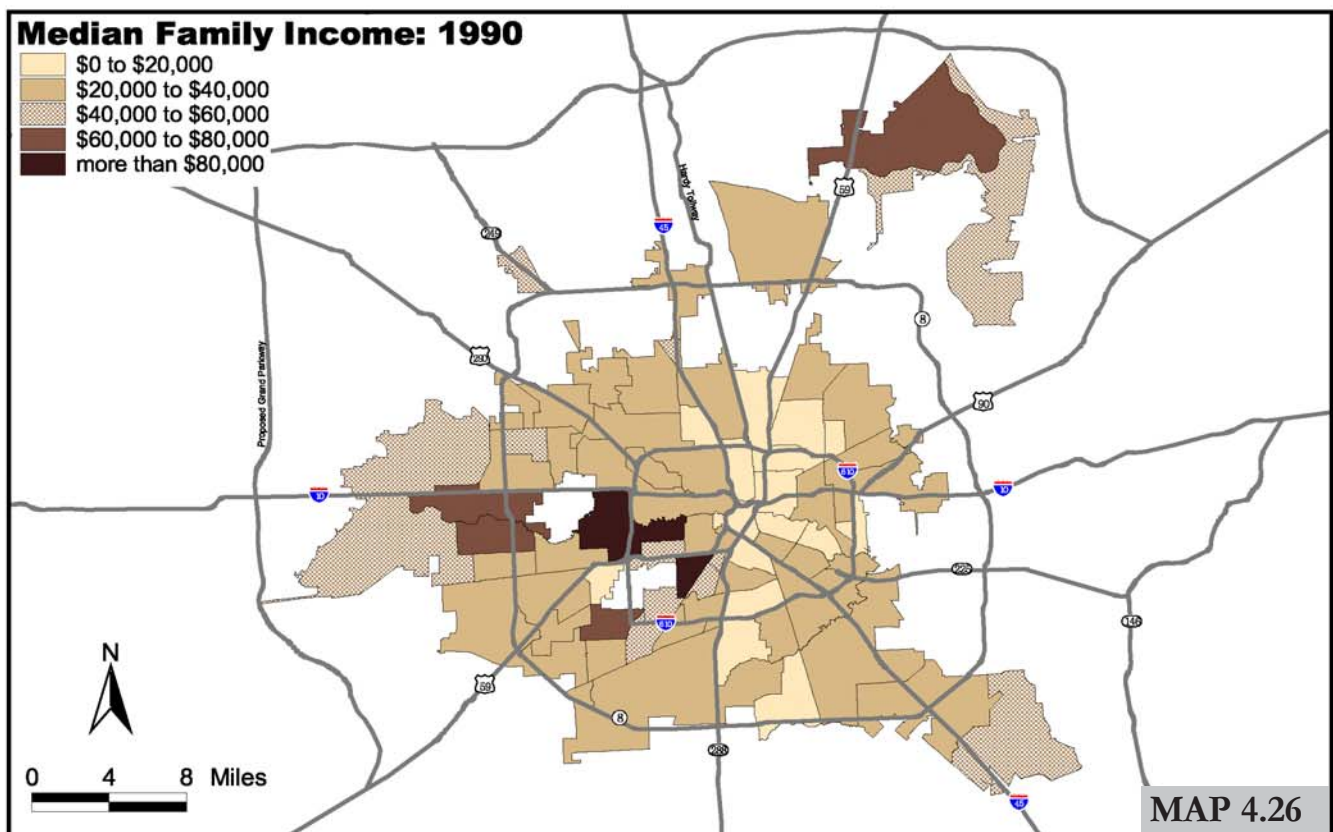
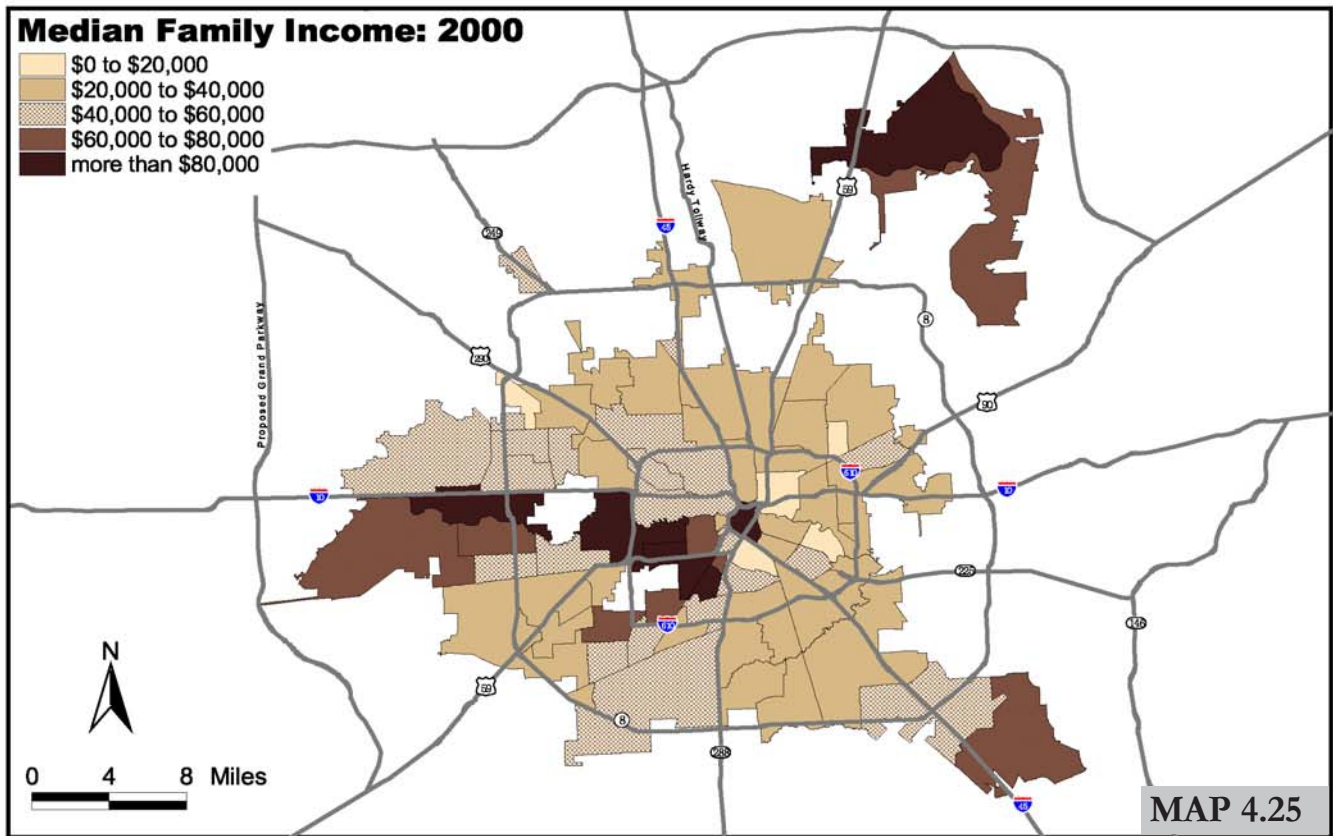
Family Income: All 1990 Families



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In 2000, the median family income was \$46,565, an increase of 27.1% over 1990, when the median was \$36,650. Median family incomes are highest along a line extending westward from Downtown, as well as in the Kingwood and Clear Lake area. Areas with higher incomes tend to concentrate to the west, whereas lower incomes tend to be found in the eastern half of the City. This distribution was much the same in 1990.

Super Neighborhoods with the highest median family incomes in 2000 (and the only ones exceeding \$100,000) were Afton Oaks/River Oaks (\$129,355), University Place (\$126,023),

and Downtown (\$106,604). Greater Uptown, Memorial, and the Medical Center Area also had high median family incomes. The Super neighborhoods with the lowest median family incomes (under \$20,000) included Settegast, Greater Third Ward, Greater Fifth Ward, and Magnolia Park. Median family income was lowest in Carverdale, at \$13,489.

Median family incomes were not calculated by race in 2000 nor 1990, and family income by race was not collected at all in 1990. The following statistics on family income by race apply for 2000 only.

Chapter 4: Income

Family Income for Whites

- Nearly one quarter (22.9%) of all White families had income over \$100,000, the highest percentage in the over-\$100,000 category of any racial/ethnic group.
- Only 5.5% of White families had income of less than \$10,000, the lowest percentage in this income category of any racial group.
- The income range with the largest number of White families is \$25,000 to \$49,999, with 25.8%.

Table 4.4

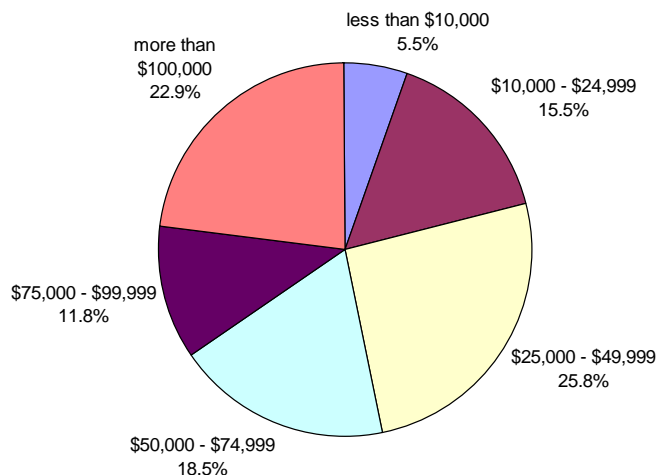
Family Income: White Families

	Families	% of total
	2000	2000
Total White Families	230,621	100.0%
less than \$10,000	12,665	5.5%
\$10,000 - \$24,999	35,754	15.5%
\$25,000 - \$49,999	59,454	25.8%
\$50,000 - \$74,999	42,681	18.5%
\$75,000 - \$99,999	27,201	11.8%
more than \$100,000	52,865	22.9%

Family income by race was not published in 1990.

Figure 4.4

2000 Family Income: White Families



Chapter 4: Income

Family Income for Blacks

- Five percent of Black families have incomes over \$100,000. This is a greater proportion than families of 'Other' race but not as high as White or Asian families.
- 15.3% of Black families had incomes under \$10,000. This is the largest percentage in this income range of any racial/ethnic group.

Table 4.5

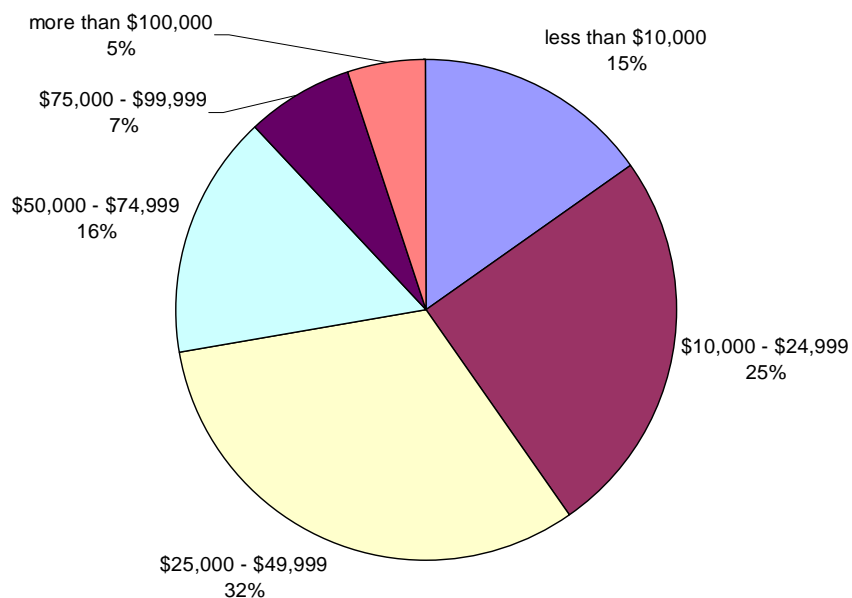
Family Income: Black Families

	Families	% of total
	2000	2000
Total Black Families	120,623	100.0%
less than \$10,000	18,419	15.3%
\$10,000 - \$24,999	30,180	25.0%
\$25,000 - \$49,999	38,501	31.9%
\$50,000 - \$74,999	19,189	15.9%
\$75,000 - \$99,999	8,359	6.9%
more than \$100,000	5,976	5.0%

Family income by race was not published in 1990 by the U.S. Census Bureau

Figure 4.5

2000 Family Income: Black Families



Chapter 4: Income

Family Income for Asians

- 14.9% of Asian families had incomes over \$100,000, the second highest percentage.
- Families with incomes under \$10,000 made up only 8.8% of all Asian families; the second-lowest of any racial/ethnic group.

Table 4.6

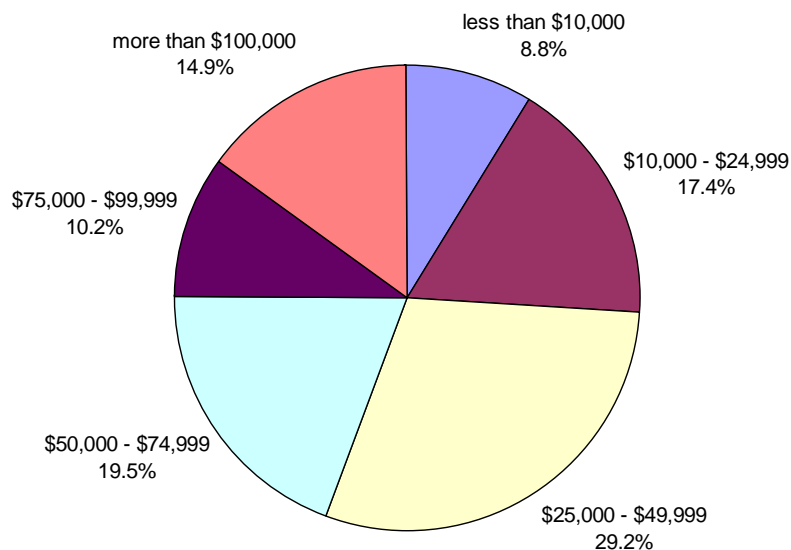
Family Income: Asian Families

	Families	% of total
	2000	2000
Total Asian Families	27,417	100.0%
less than \$10,000	2,425	8.8%
\$10,000 - \$24,999	4,767	17.4%
\$25,000 - \$49,999	8,005	29.2%
\$50,000 - \$74,999	5,347	19.5%
\$75,000 - \$99,999	2,789	10.2%
more than \$100,000	4,084	14.9%

Family income by race was not published in 1990.

Figure 4.6

2000 Family Income: Asian Families



Chapter 4: Income

Family Income for 'Other' race

- Only 4% of 'Other' race families have incomes over \$100,000, the lowest of any group.
- Families of 'Other' race with incomes under \$10,000, however, are only 11.2% of all families, a smaller percentage than Black or Hispanic families.

Table 4.7

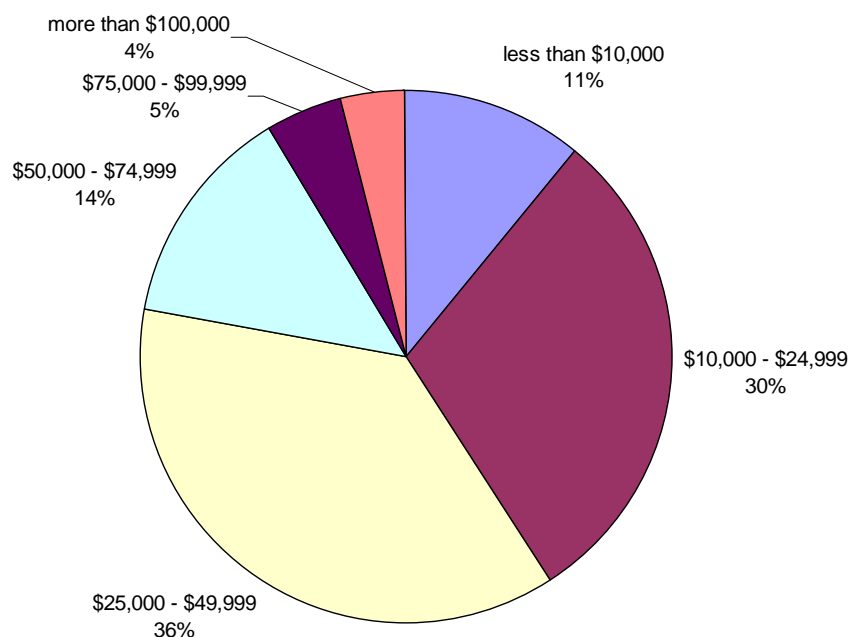
Family Income: Other Families

	Families	% of total
	2000	2000
Total Other Families	83,276	100.0%
less than \$10,000	9,343	11.2%
\$10,000 - \$24,999	24,602	29.5%
\$25,000 - \$49,999	30,721	36.9%
\$50,000 - \$74,999	11,388	13.7%
\$75,000 - \$99,999	3,914	4.7%
more than \$100,000	3,308	4.0%

Family income by race was not published in 1990.

Figure 4.7

2000 Family Income: Other Families



Chapter 4: Income

Family Income for Hispanics

- Hispanic families show much the same income profile as families of 'Other' race. However, the percentage of families in the lowest income range is slightly lower and those in the higher income range is slightly higher.

Table 4.8

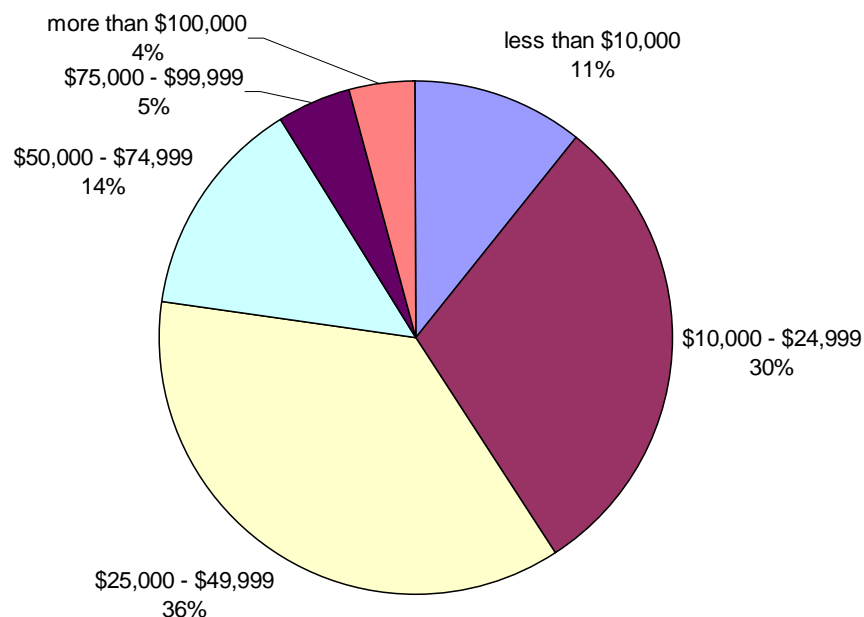
Family Income: Hispanic Families

	Families	% of total
	2000	2000
Total Hispanic Families	157,665	100.0%
less than \$10,000	17,029	10.8%
\$10,000 - \$24,999	47,153	29.9%
\$25,000 - \$49,999	57,695	36.6%
\$50,000 - \$74,999	21,609	13.7%
\$75,000 - \$99,999	7,551	4.8%
more than \$100,000	6,628	4.2%

Family income by race was not published in 1990.

Figure 4.8

2000 Family Income: Hispanic Families



Chapter 4: Income

HOUSEHOLDS WITH RETIREMENT INCOME

Retirement income consists of payments from pension plans administered by former employers, including governments and the military; distributions from 401(k)s or similar accounts, and retirement annuities. It does not include Social Security.

Although the total number of households with retirement income in the City increased from

59,159 to 69,468 between 1990 and 2000, the percentage of households with retirement income stayed roughly the same. It rose from 9.2% in 1990 to 9.7% in 2000. This parallels the growth of the senior citizen population, which increased from 141,191 in 1990 to 164,063 in 2000, although seniors as a percentage of the total population stayed almost the same, rising only from 8.3% to 8.4%.

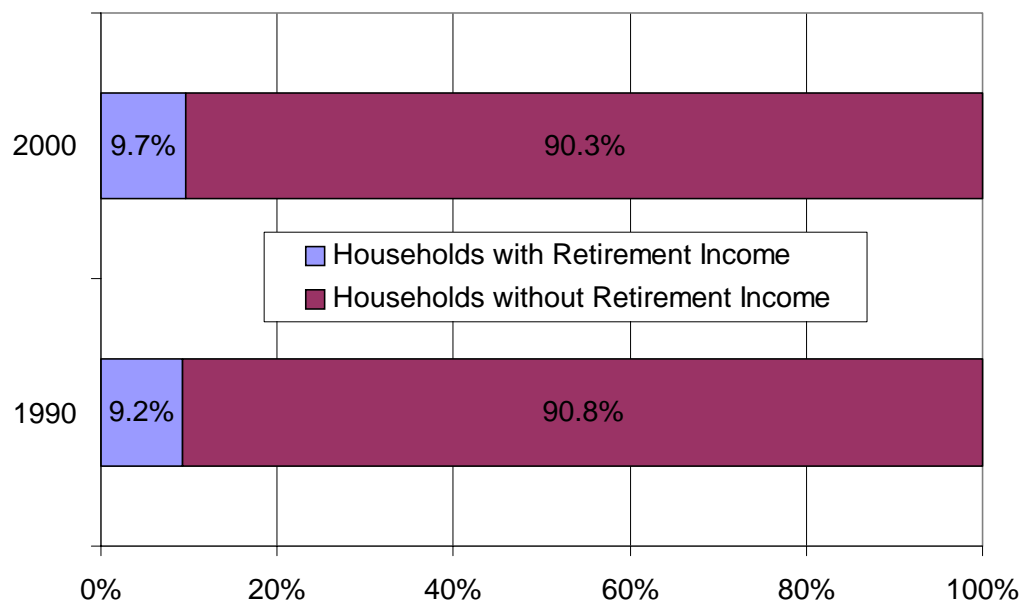
Table 4.9

Households with Retirement Income

	Persons		% of total	
	2000	1990	2000	1990
Total Households	718,897	645,437	100.0%	100.0%
with Retirement Income	69,468	59,159	9.7%	9.2%
without Retirement Income	649,429	586,278	90.3%	90.8%

Figure 4.9

Households with Retirement Income



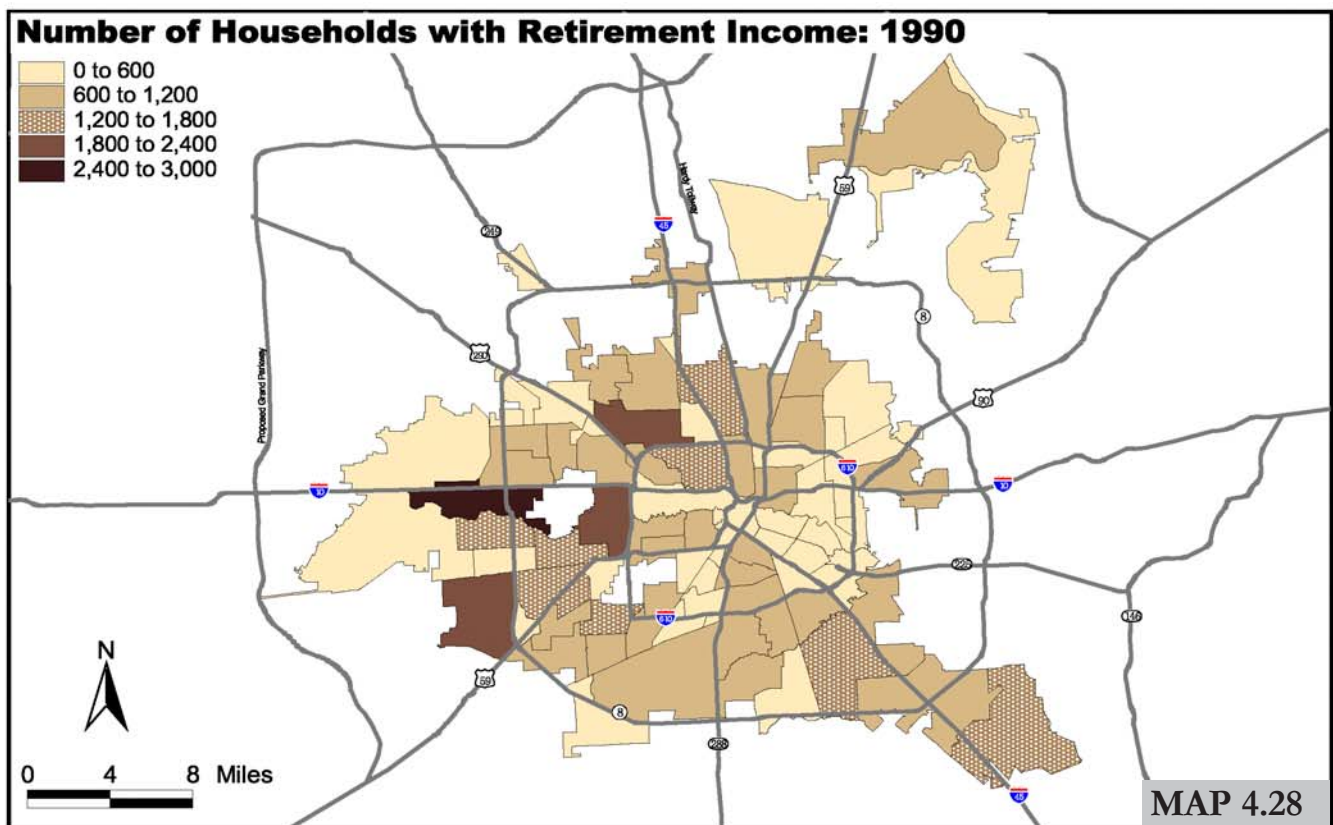
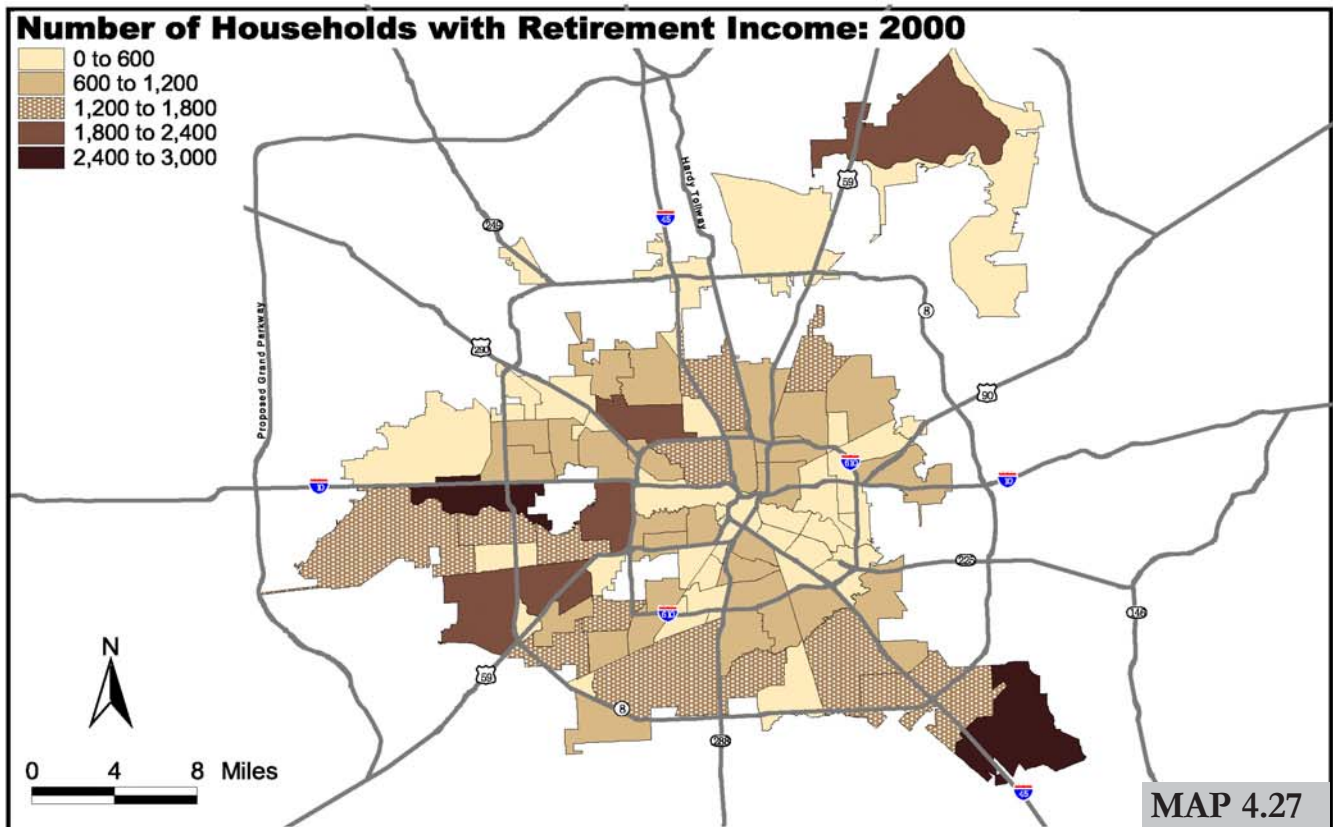
Chapter 4: Income

In the year 2000, the Superneighborhoods with the highest count of households with retirement income were Memorial and Clear Lake, who each had over 2,400 such households.

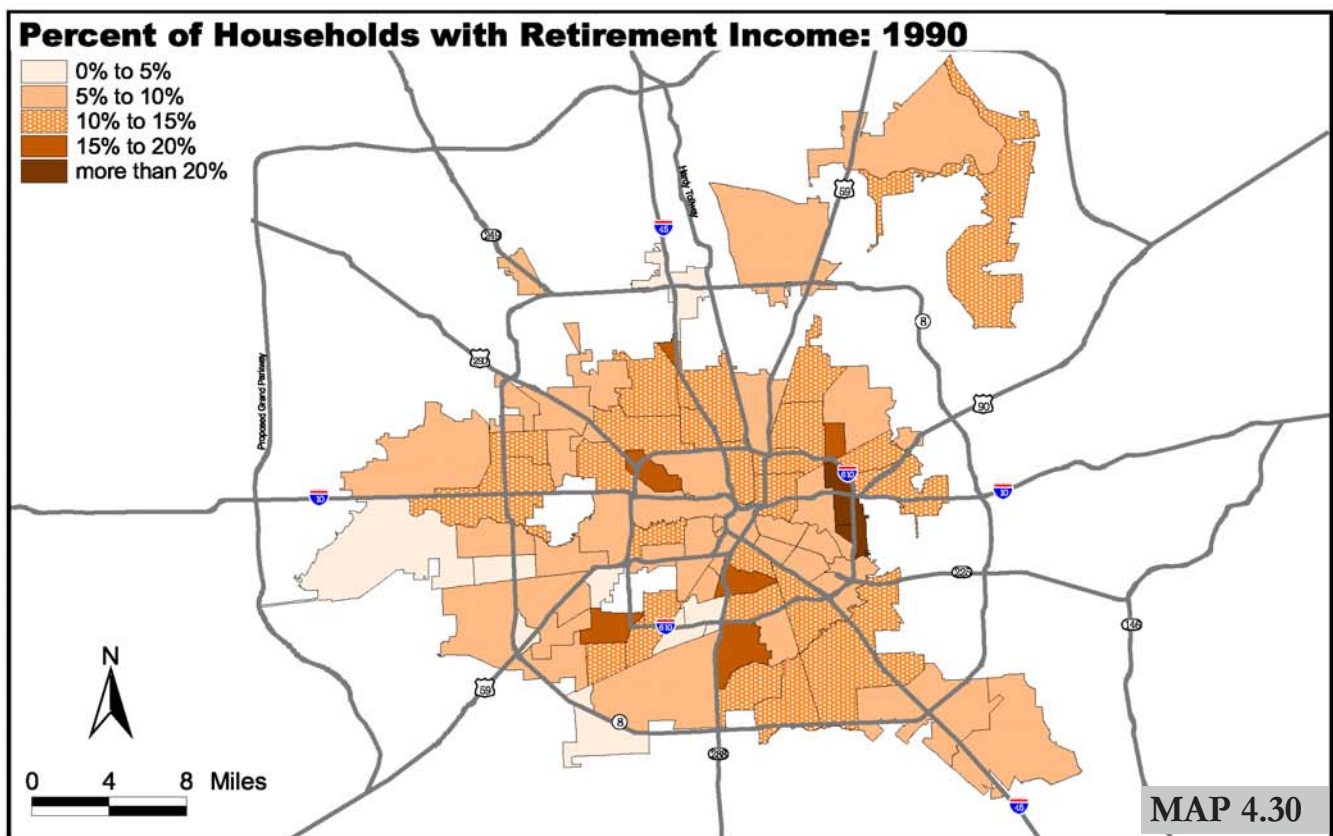
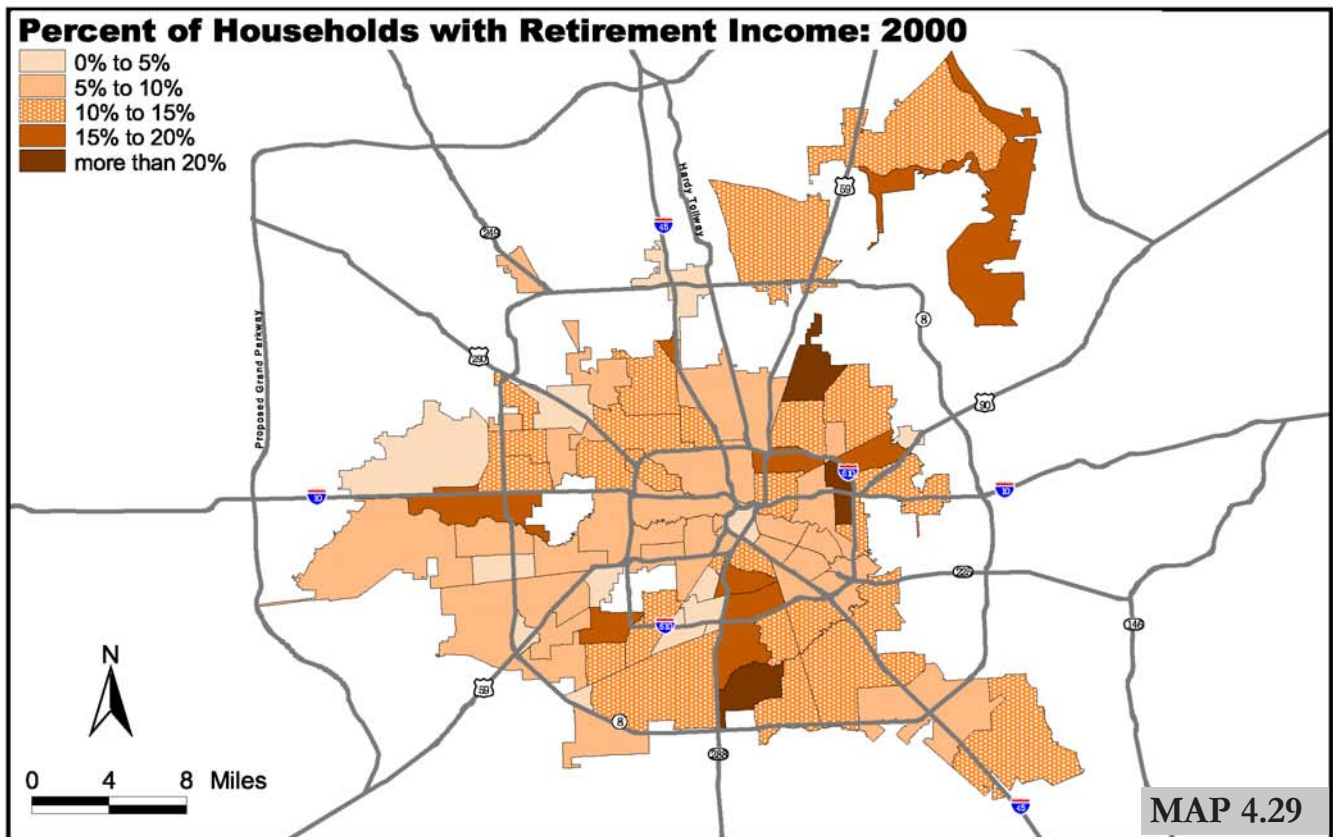
By percentage instead of absolute numbers, the Superneighborhoods with the highest percentage of households receiving retirement income (over 20%) were Pleasantville, South Acres, and East Little York/Homestead. In general, households with retirement income were more common in the northeast, northwest, and south-central areas of the City.

This same geographic pattern was true in 1990, although two of the highest-percentage Superneighborhoods (over 20% of households with retirement income) were different. In 1990, these were Pleasantville, Clinton Park, and MacGregor.

Chapter 4: Income



Chapter 4: Income



Chapter 4: Income

HOUSEHOLDS WITH PUBLIC ASSISTANCE INCOME

Public Assistance income consists of general assistance (welfare) as well as TANF (Temporary Aid to Needy Families).

Although the total number of households in the City increased between 1990 and 2000, the proportion of households with Public Assis-

tance income dropped by more than half. It fell from 6.8% in 1990 to 3.0% in 2000. The approximate number of City households receiving such assistance fell from 44,000 to 21,000. This is most likely due to the reduction in the availability of Public Assistance, following the welfare-reform programs of the late 1990s.

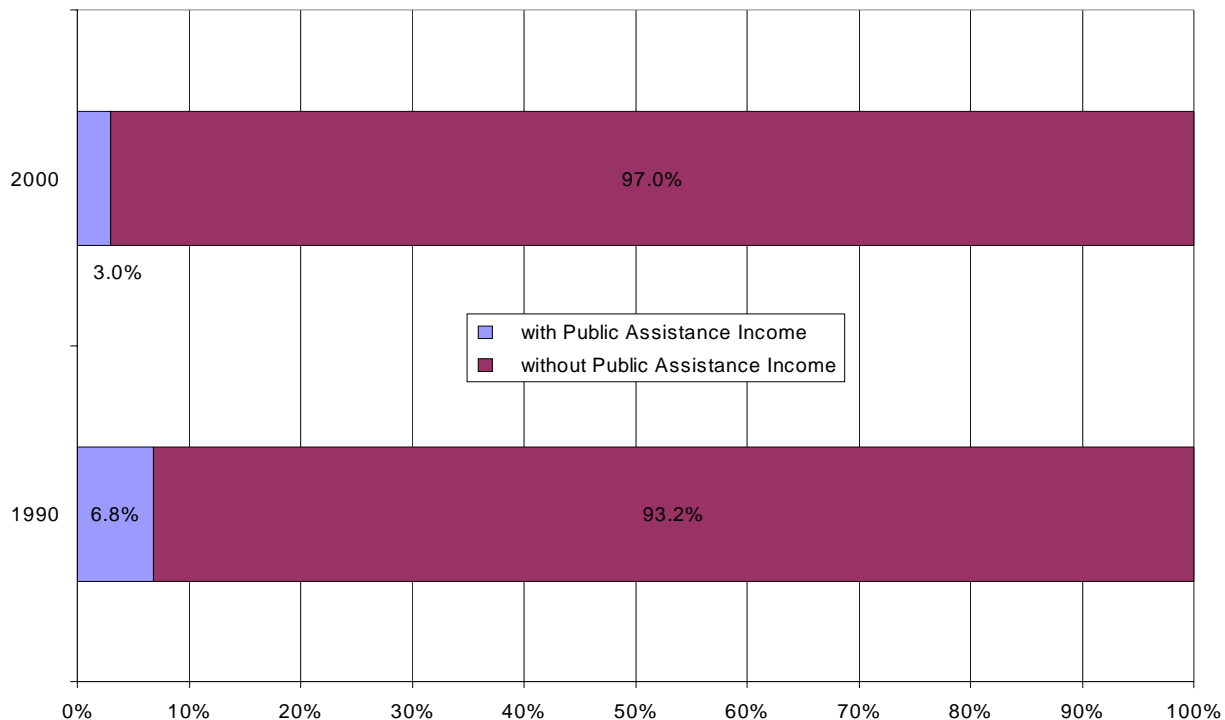
Table 4.10

Households with Public Assistance Income

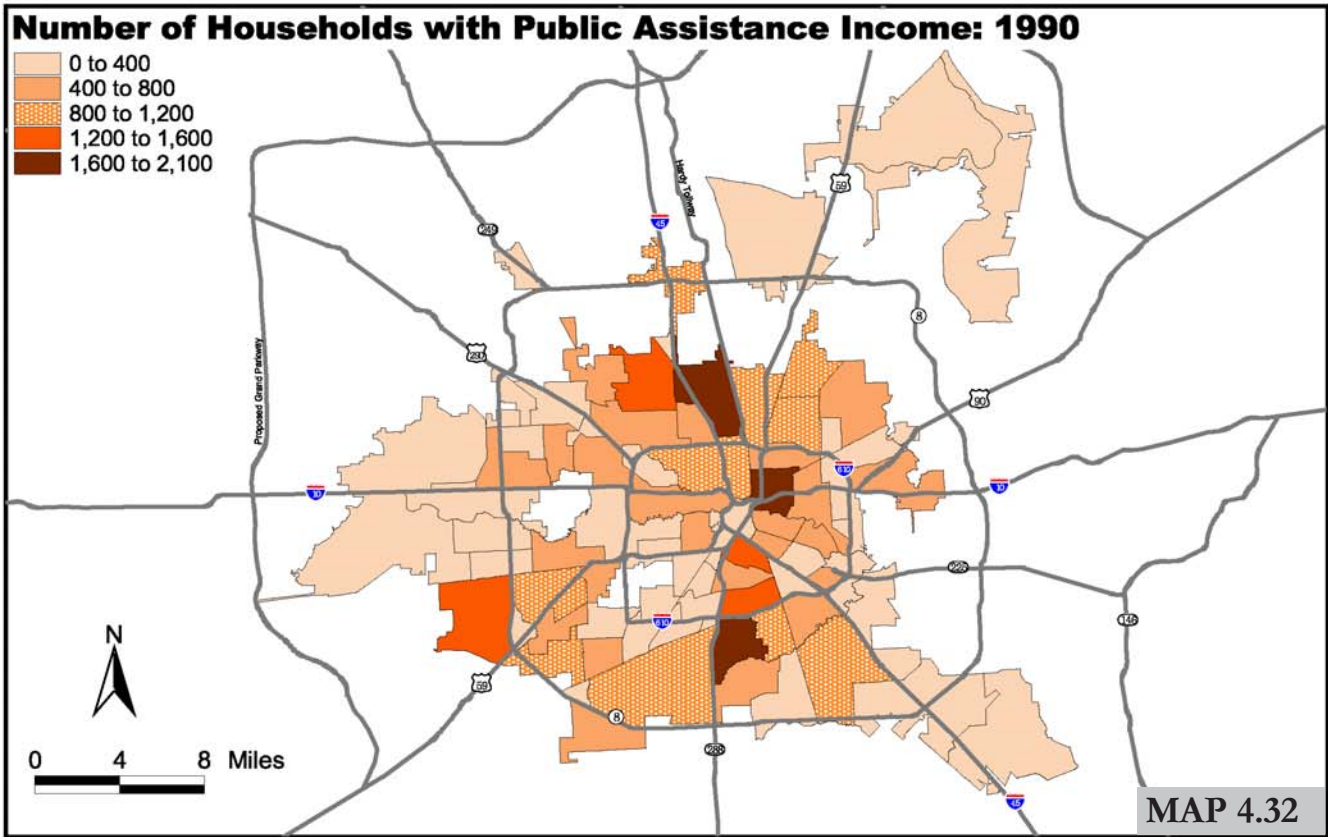
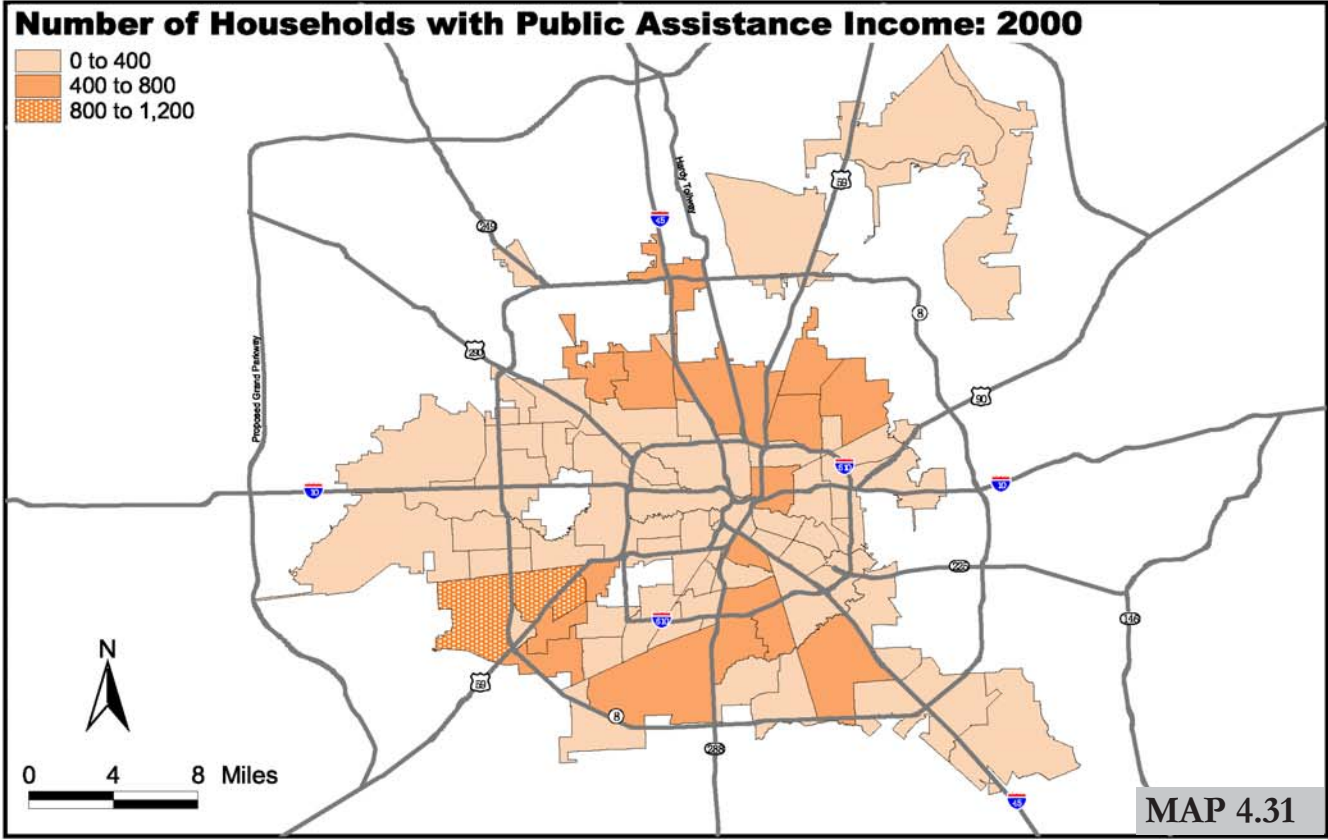
	Persons		% of total	
	2000	1990	2000	1990
Total Households	718,897	645,440	100.0%	100.0%
with Public Assistance Income	21,363	44,024	3.0%	6.8%
without Public Assistance Income	697,534	601,416	97.0%	93.2%

Figure 4.10

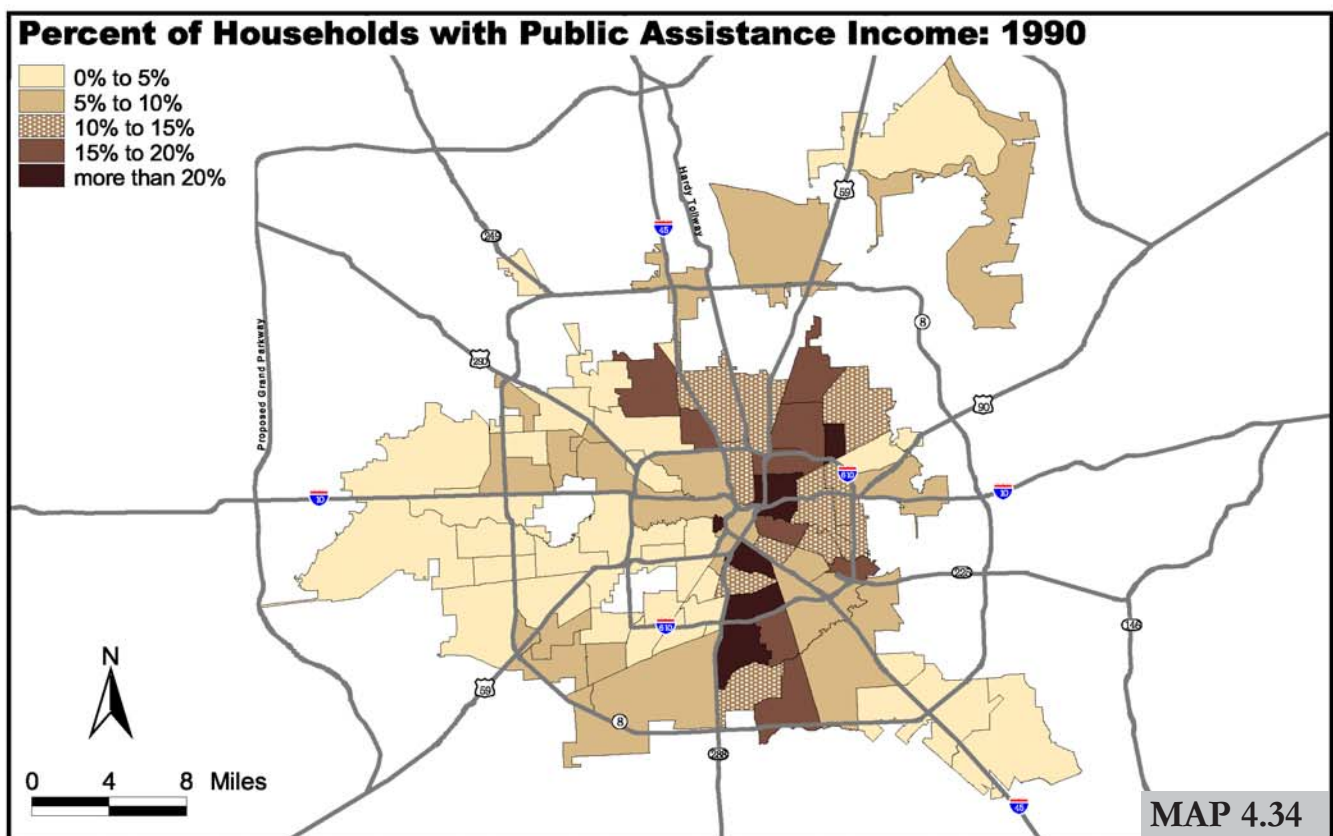
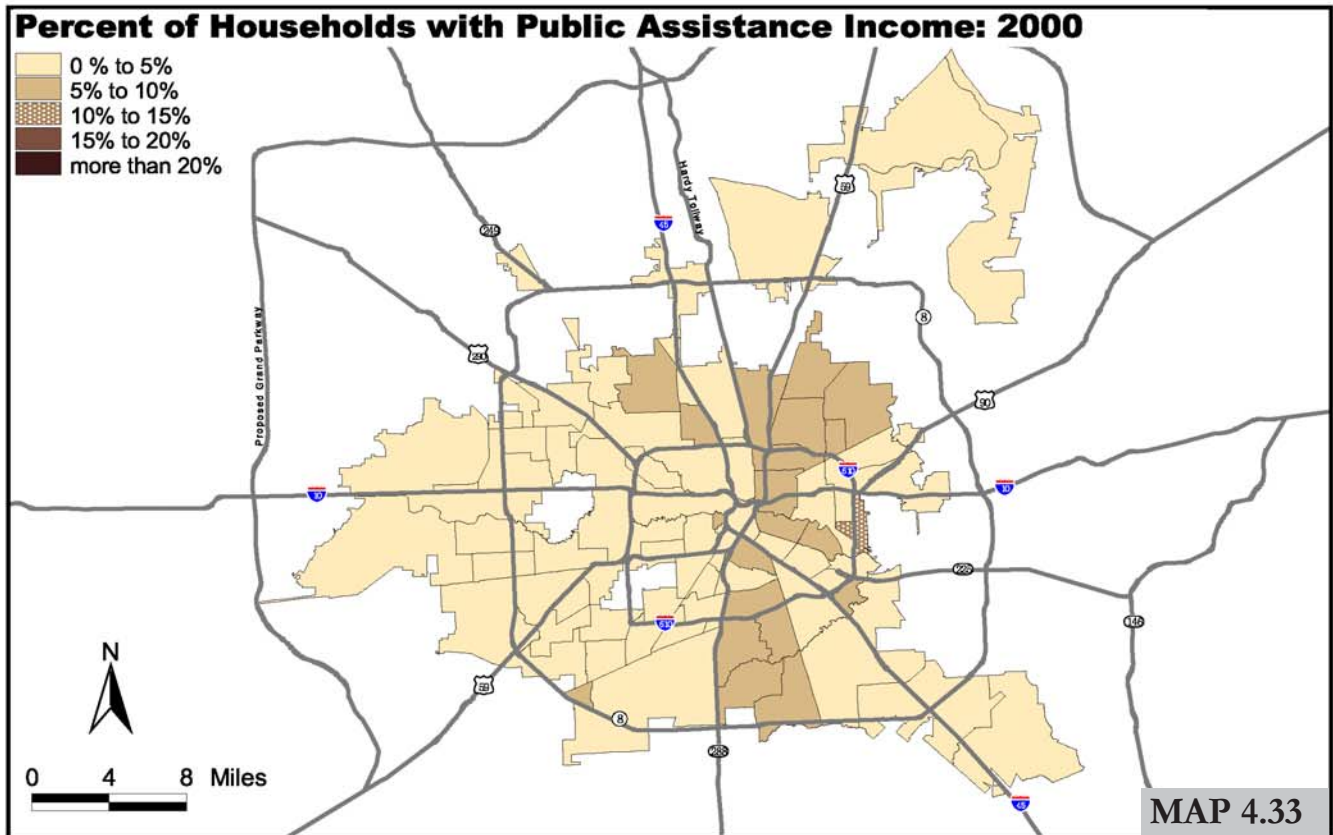
Households with Public Assistance Income



Chapter 4: Income



Chapter 4: Income



Chapter 4: Income

HOUSEHOLDS WITH SOCIAL SECURITY INCOME

Social Security income includes pension and survivor benefits, as well as permanent disability payments. It does not include Medicare.

Although the total number of households in the City increased between 1990 and 2000, the proportion of households with Social Security income remained virtually the same at 17.5%.

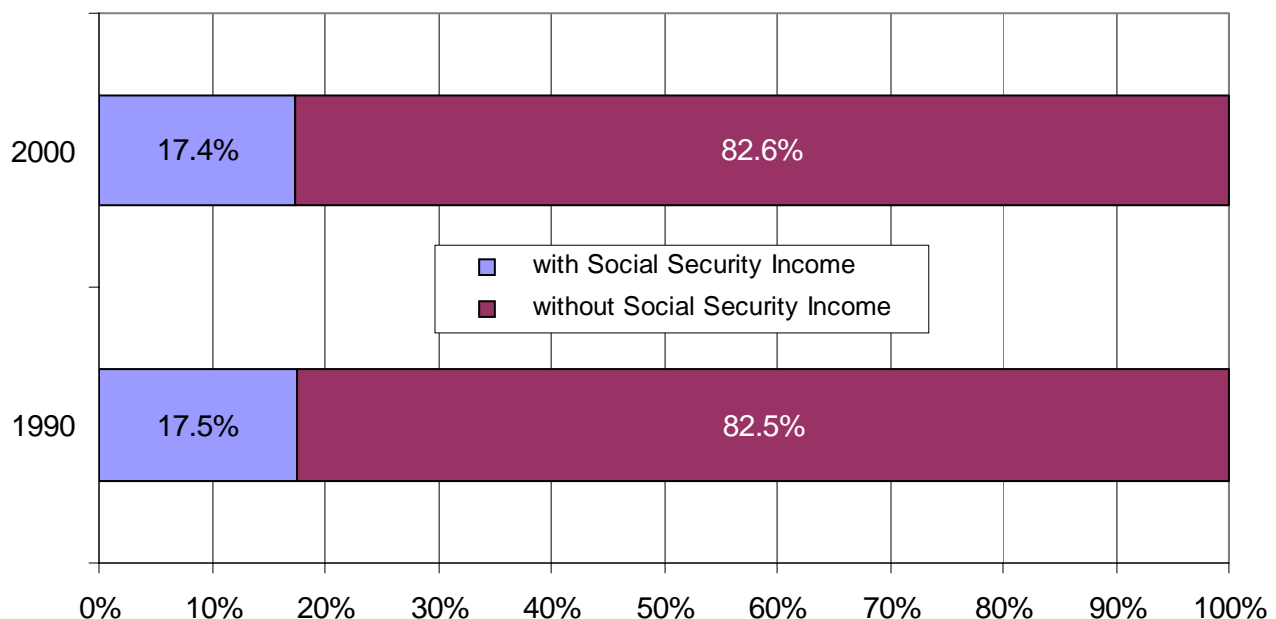
Table 4.11

Households with Social Security Income

	Persons		% of total	
	2000	1990	2000	1990
Total Households	718,897	645,444	100.0%	100.0%
with Social Security Income	125,273	112,686	17.4%	17.5%
without Social Security Income	593,624	532,758	82.6%	82.5%

Figure 4.11

Households with Social Security Income



Chapter 4: Income

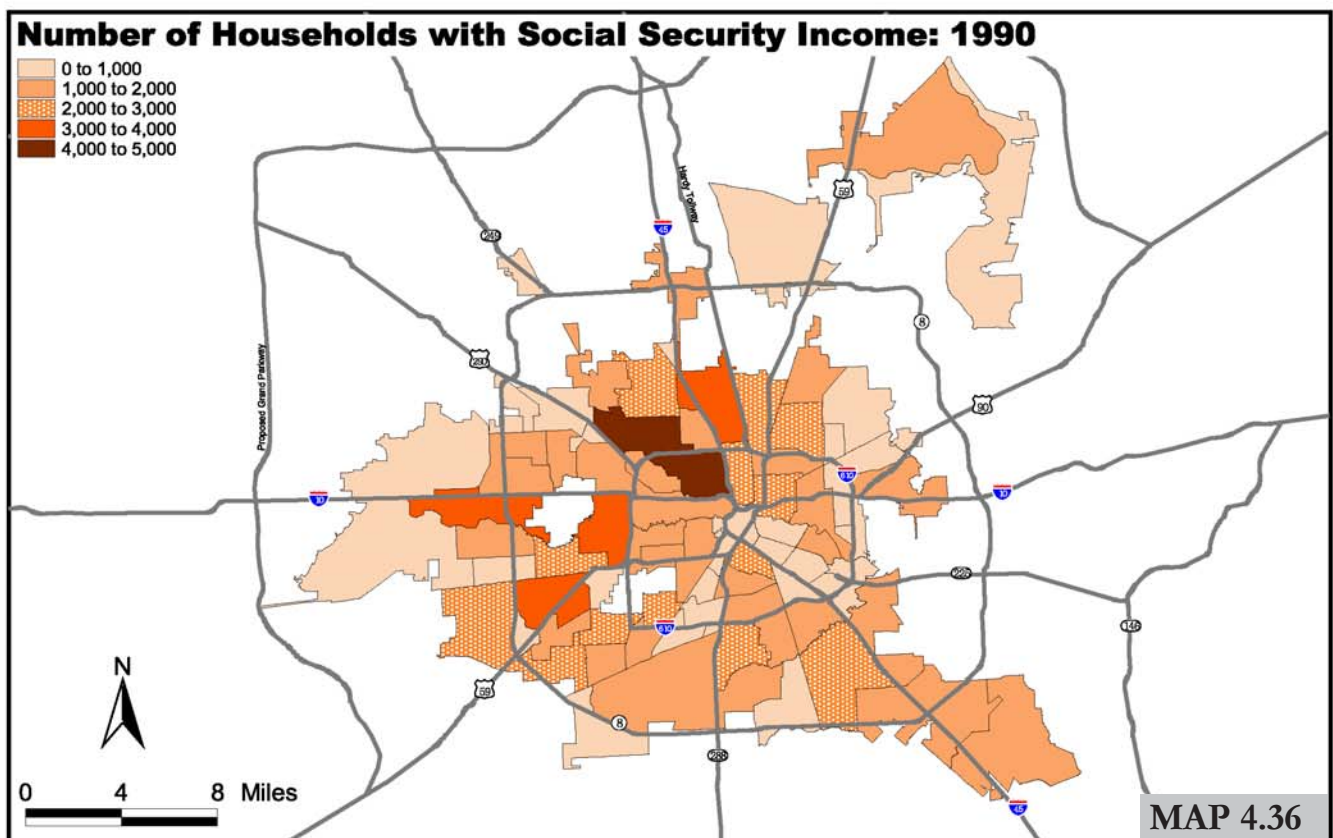
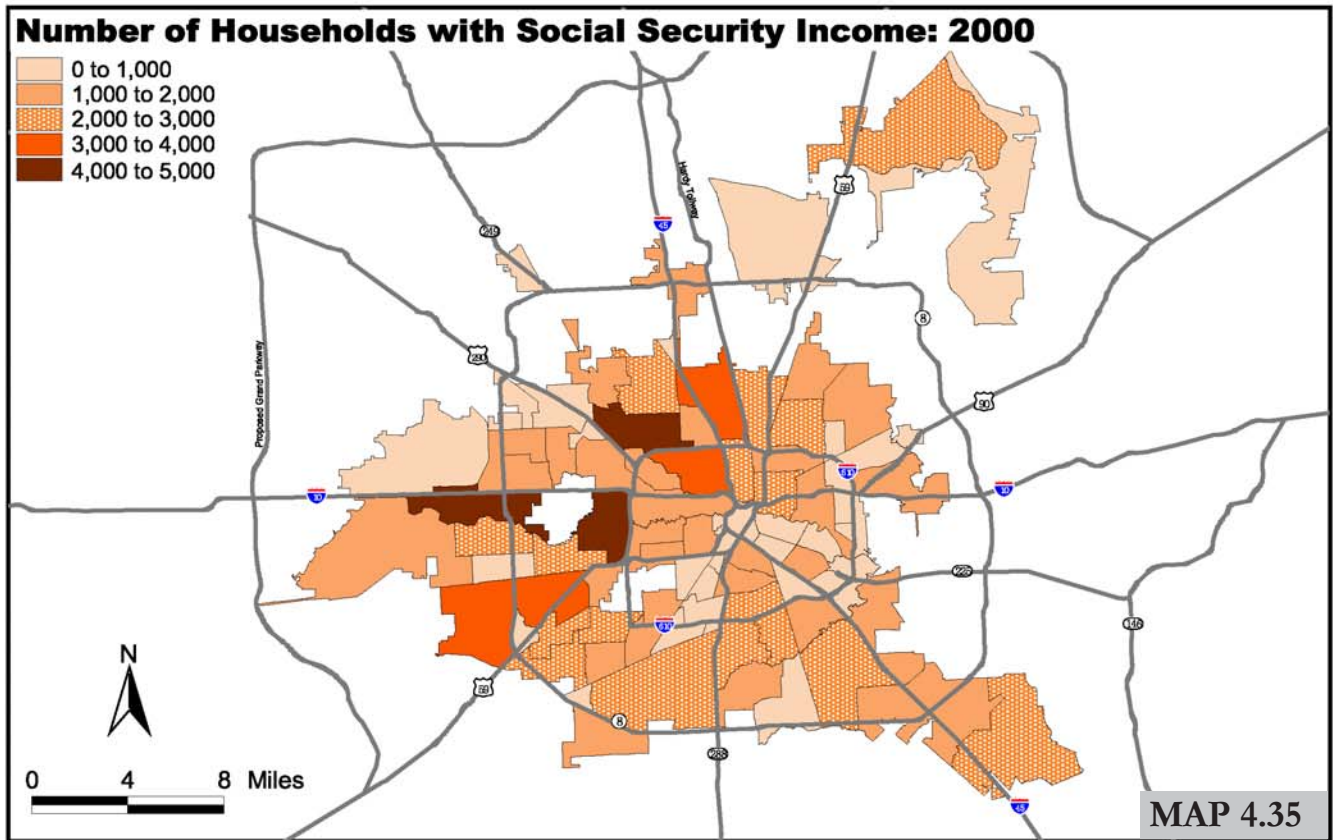
In the year 2000, households with Social Security income are concentrated throughout the north-central, east, and near-southwest portions of the City. There are moderate concentrations of such households in suburban areas, especially Kingwood and Clear Lake. Near-western Super neighborhoods like Montrose and Woodlake/Briar Meadow have very low percentages of households with Social Security income.

The highest counts of 2000 households with Social Security income were found in the Memorial, Greater Uptown, and Oak Forest/Garden Oaks Super neighborhoods, which all had more than 4,000 such households.

In 1990, the concentration of households with Social Security income was much the same. There were fewer such households in the suburban areas. In both years, the Super neighborhood with highest percentage of households with Social Security income was Pleasantville.

In 1990, the Oak Forest/Garden Oaks and Greater Heights Superneighborhoods had more than 4,000 households with Social Security income. These were the highest numbers in the City.

Chapter 4: Income



Chapter 4: Income

